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ABSTRACT

This handbook is intended to help trainers develop competencies for self-employment in ex-criminal offenders. The materials are presented in 11 sections. The first section provides a rationale for entrepreneurial training for ex-offenders and suggests teaching principles and methodologies. The next section describes recruitment, screening, and selection procedures. The core of the guide is section 3, which describes the curriculum itself--a 12-week program designed for 8-15 participants with 2 facilitators and consisting of 21 sessions ranging in length from 2.5 to 3 hours each. This section, by far the longest in the guide, contains materials for all 21 training sessions, including handouts, questionnaires, personal evaluation sheets, worksheets, career information, learning activities, and success stories. Finally, sections 4 through 11 of the guide contain a business plan workbook, joys and pitfalls of the program, footnotes, a bibliography of seven classroom materials, and order forms for Small Business Administration pamphlets, booklets, and other free materials. (KC)

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Competencies for Self-Employment:
Entrepreneurial Training for Ex-Offenders
Trainer's Handbook
Phase I

Illinois State Board of Education

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State Superintendent
of Education

Adult,
Vocational and
Technical Education

Research and
Development
Section

August, 1987

27-RG-672

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Illinois State Board of Education
Department of Adult, Vocational and Technical Education
Research and Development Section

Product Abstract

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2. Date material was completed July, 1987

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____ 03 Business and Office Education
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____ 07 Health Occupations Education
____ 09 Home Economics Education
____ 10 Industrial Arts Education
____ 16 Technical Education
____ 17 Trade and Industrial Education
____ 22 Cooperative Education
____ Career Education
X Other (Specify) Criminal Offenders

8. Education Level:

____ Pre-K Thru 6 ____ 7-8 ____ 9-10 ____ 11-12
____ Post-Secondary X Adult ____ Teacher (Pre-service)
____ Administrator (Pre-Service) ____ Other (Specify) ____

9. Intended for Use By:

____ Student X Classroom Teacher ____ Local Administrator
____ Teacher Educator ____ Guidance Staff ____ State Personnel
____ Other (Specify) ____

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____ Limited-English Proficiency X Other (Specify) Criminal Offenders

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17 Person Completing this Abstract Peg Cochenour, Project Coordinator

Full Address

Ex-Offenders Training Program
Springfield Urban League
100 North 11th Street, Springfield, IL Zip 62703

COMPETENCIES FOR SELF-EMPLOYMENT:
ENTREPRENEURIAL TRAINING FOR EX-OFFENDERS

TRAINER'S HANDBOOK

PHASE I

DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202

FORM APPROVED
OMB NO. 1830-0011
APPROVAL EXPIRES 10/31/87

STATE-ADMINISTERED VOCATIONAL EDUCATION PROGRAM IMPROVEMENT GRANTS AND CONTRACTS: ABSTRACTS

NO FURTHER MONIES OR OTHER BENEFITS MAY BE PAID OUT UNDER THIS PROGRAM UNLESS THIS REPORT IS COMPLETE AND FILED AS REQUIRED BY EXISTING LAW AND REGULATIONS (20 U.S.C. 2401, 45 CFR 104).

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1. NAME OF STATE SUBMITTING
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☐ IN-HOUSE — PROJECT NO. (SPECIFY)

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Springfield Urban League, Inc.
Peg Cochenour, Coordinator; Howard Veal, Sr, Director

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5. ADDRESS (INCLUDE NUMBER, STREET, CITY, STATE, AND ZIP CODE)
100 North 11th Street
Springfield, Illinois 62603

CONGRESSIONAL DISTRICT
20th

6. ORGANIZATION TYPE (CHECK PRIMARY GROUP(S))
☐ COLLEGE/UNIVERSITY
☐ LOCAL EDUCATION AGENCY
☐ INTERMEDIATE SERVICE AGENCY
☐ INDIAN TRIBE
☒ COMMUNITY-BASED ORGANIZATION
☐ STATE EDUCATION AGENCY
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☒ NON-PROFIT
☐ OTHER (SPECIFY)

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FY86-87

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☐ SECONDARY
☐ OTHER (SPECIFY)

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☐ SUBURBAN
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☒ OTHER (SPECIFY) Statewide

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☐ DISADVANTAGED
☐ LIMITED ENGLISH PROFICIENCY
☐ PERSONS IN NEED OF RETRAINING
☐ PERSONS IN CORRECTIONAL INSTITUTIONS
☐ SINGLE PARENTS/DISPLACED HOMEMAKERS
☐ PERSONS IN NONTRADITIONAL OCCUPATIONS
☐ DISPLACED WORKERS
☐ PERSONS IN PROGRAMS TO ELIMINATE SEX BIAS/STEREOTYPING
☒ OTHER (SPECIFY) Ex-Offenders

PART B - PROJECT DESCRIPTION - ABSTRACT FORM

(THE REQUIREMENTS FOR THE ABSTRACT ARE SHOWN ON THE REVERSE SIDE)

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"Any man who wants to succeed must begin by believing wholeheartedly in his ability. He cannot expect others to believe in him unless he believes in himself. It is a cardinal rule of life that the world takes a man at his own valuation."

Jacob M. Braude

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RATIONALE FOR ENTREPRENEURIAL TRAINING FOR EX-OFFENDERS

> "The opportunities for offender's to improve their legitimate employment prospects while in Federal and State correctional institutions are limited. Among other things:
>
> - Classification, assessment, counseling, and guidance services do not identify offender's needs and interests nor encourage participation in appropriate programs.
> - Academic education, occupational training, and work assignments do not prepare offenders for employment.
> - Transitional programs do not receive enough attention.

Many factors may affect an individual's success or failure after release from a correctional institution. Offenders typically require substantial job placement assistance for successful post-release employment because they lack experience in seeking and obtaining employment and thus lack confidence in their abilities to obtain and hold legitimate jobs. Offenders released from State correctional institutions also have the basic need for some employment assistance to successfully reintegrate into the community."[1]

Many minorities are plagued by high levels of protracted unemployment. In fact, there are generations of families which remain impoverished and dependent upon the public assistance system to meet basic needs. This is not an uncommon phenomenon. Such communities are typically beset by high rates of crime, drug abuse, and other social problems including school failure and underachievement. It is from these environments that many incarcerated individuals have come, and it is to the same kind of environment that many ex-offenders return. In this type of social setting, individuals have often internalized inadequate perceptions of themselves and do not believe in their own potential for success. They often act out behaviors which guarantee failure and live lives which fulfill the expectations of failure. Given such a mind-set, few persons have engaged in programs of systematic career planning. They have not had many (if any) encounters with people who expect them to achieve, respect their potential for success, and provide support and training which motivates personal struggle towards success.

Traditional job training and placement programs for other types of unemployed persons are saturated and don't address the unique needs of the ex-offender population. In order to extend the spectrum of opportunities which can be offered the ex-offender, an alternative, non-traditional training model was developed.

The entrepreneurial model recognizes the need to increase avenues of opportunity for employment by extending the concept to include self-employment. Didactic classroom instruction, small group interaction and individual guidance are the major teaching methodologies used to:

- Facilitate understanding of personal values and habits which enhance or hinder personal effectiveness.
- Explore and evaluate personal interests and skills which may relate to entrepreneurial success and level of commitment.
- Identify and develop skills, behaviors and resources needed to successfully run a small business.
- Develop a plan of action to mobilize resources and contacts to implement chosen business endeavor.
- Begin implementation of business plans developed in the classroom.

The curriculum provides the trainee with experiences that foster self-confidence and raise personal expectations of achievement. Teaching materials used to achieve this came from the many assorted selection of entrepreneurial training materials available from the Illinois Vocational Curriculum Center, Sangamon State University, Springfield, Illinois. These materials were modified to meet our particular instructional needs. The curriculum offers a challenging and supportive learning environment, and a network of community advocates.

PURPOSE OF THE TRAINING HANDBOOK

The Competencies for Self-Employment: Entrepreneurial Training for Ex-Offenders Handbook offers a curriculum model, suggested procedures and copies of some of the materials utilized which can be used "as is" or modified when conducting a training program for ex-offenders. It should be noted that this program can be offered to the individuals while they are still incarcerated.

The training program presented represents twelve weeks of twenty-one, 2 1/2 - 3 hour sessions. The class met twice weekly which allowed time between the sessions for participants to absorb the material covered, complete the tasks started in the session, and gave the facilitators time to review the participants' progress/ needs and make any necessary changes in the planning of future sessions.

The activities have been designed for eight to fifteen participants with two facilitators. To accommodate a larger group, an additional facilitator for every five to six additional participants and extending the amount of time for some of the activities is needed.

This training curriculum design is, of course, only as effective as the facilitators who are using it, changing it based on their participants' needs. Countless variations - additions, deletions, modifications - in the curriculum are possible.

PROCEDURES FOR IMPLEMENTATION

1. Identify and establish an Advisory Council to provide input concerning the development of the model, and guidance related to the selection of trainees and career objectives which implement the model.

2. Develop criteria and the procedure for trainee assessment and selection.

3. Identify ex-offenders who show potential to benefit from the training program.

4. Inform the community about the development of the program through local and community newspapers, radio, television, and local news and public broadcasting stations.

5. Complete the development of the training curriculum and establish dates with government agencies for consultation services to the project.

6. Selectees begin training program.

7. Consult with vocational and technical educators for critique of model. Incorporate suggestions that are felt to be "reasonable" and fit program goals to improve the model's effectiveness.

8. Throughout the program, contract and coordinate with the Department of Commerce and Community Affairs (DCCA), State and local Chambers of Commerce, the State Board of Education, Department of Adult, Vocational and Technical Education, and other such agencies for possible classroom speakers and to identify business areas which show high market demand and optimum probability of success for the novice entrepreneur.

9. Throughout the project, consult with the Small Business Administration (SBA), DCCA, private sources, and lending institutions to identify capitalization opportunities and procedures.

10. Utilize the expertise of consultants who are trained or experienced in specific areas needed for trainee development.

11. Report on the program describing the model and activities which transpired during the training period. Highlight any "success stories" and areas that need strengthening. Radio, television, conferences, written report for agency, etc.

ADVISORY COMMITTEE MEMBER AGENCIES

Illinois Department of Commerce and Community Affairs:
   Job Training Programs Division
   Office of Urban Development
Lincoln Land Community College:
   Business-Industry Development Center
St. Paul African Methodist Episcopal Church
Sangamon County Juvenile Probation
International Business Machines (IBM)
Capitol Area Small Business Development Center
Illinois Emergency Services and Disaster Agency
Illinois National Bank
Life Ministries
Central Illinois Light and Power
Greater Springfield Chamber of Commerce
A-1 Janitorial Service
Sangamon County Department of Community Resources -- J.T.P.A.

Two ad-hock members also provided personal expertise in legislative issues and the secondary educational system.

TEACHING PRINCIPLES AND METHODOLOGIES

The following principles are central to the training methodology suggested in this Handbook:

1. The backgrounds and interests of the participants should mold the planning, design, implementation and evaluation of the program.

   RATIONALE: A certain frame of mind is needed to plan - goal orientation, openness to alternatives and a willingness to give and receive feedback. Some people possess these characteristics. Others must learn how to acquire these attributes. The planning, evaluation and flexibility of implementation built into the program design systematically reinforces these thought patterns and behaviors.

   TECHNIQUES: 1. At the beginning of each session, the objectives for the session are made explicit and stated by the facilitator or guest speaker. At the end of the session, time is allowed for verbal feedback and evaluation. 2. Between class sessions participants are assigned interim tasks. Time can be allowed at the end of each session for participants to plan how, when and where they will complete these tasks. At the beginning of the following session, participants give feedback on whether they completed the tasks as planned (can be done formally in pairs, small groups, or as a class or informally as the participants are arriving).

2. Participants should assume responsibility for their participation and progress. Additionally, they should be actively involved in the process.

   RATIONALE: A tenet of learning theory is that people learn better when they assume responsibility for their learning and play an active role in the process.

   TECHNIQUES: 1. A verbal contract is made between the participants and facilitators regarding attendance, rules, commitment,etc. during the orientation session. 2. Facilitators and participants review the program's goals and objectives so that goal agreement can be reached. By contracting with the participants, facilitators enable participants to take responsibility for their actions and learning. 3. Lecturing is minimal. 4. A variety of group activities and discussion formats are included in each session. This allows for optimal participation.

3. Training and workshop activities should be relevant to the program's goals and many of the needs of the participants.

RATIONALE: People tend to be more willing, motivated learners/participants when the information being imparted is related to their experiences.

TECHNIQUES: 1. At the beginning of each session, participants are invited to share their accomplishments (target number was five). These may or may not be related to starting their business. 2. Participants are encouraged to share experiences - successes and frustrations - related to their business. 3. At the end of each session, participants are reminded to write down their accomplishments no matter how insignificant they think they are. 4. Guest speakers are requested to provide information in a way that fosters class participation. 5. An Advisory Council is appointed to provide input concerning implementation of the program, guidance related to the recruitment of the trainees and evaluation of resources.

4. The fact that the program is for ex-offenders should be dealt with forthrightly.

RATIONALE: In order for the program to be effective it must be acknowledged that the common denominator among the participants is that all of them have been convicted of a criminal offense. By doing this no one can pretend to be different on this basis.

TECHNIQUES: 1. At the outset of the program, the facilitator addresses the fact that the program is for ex-offenders. That this fact is indeed history and that they should not "get caught up in it," learn from it, move forward and live "in" and for today. It is pointed out, however, that their criminal record will very likely impact on their choice of business, securing a bank loan, etc. 2. Confidentiality of the personal information shared by participants is stressed. 3. Participants are encouraged to share pertinent information about their offense(s) that may impede their attainment or ownership of a particular type of business. "Secrets" may cause roadblocks and limit the effectiveness of facilitators when providing assistance.

5. Participants should not receive "special" or "velvet glove" treatment or be allowed to make excuses because of their past offense(s).

RATIONALE: If the offender and sympathetic supporters of the individual are allowed to make excuses for the offender's past behavior, the offender is not likely to assume any responsibility for his/her past actions. This will decrease the chances of the ex-offender growing personally and professionally.

TECHNIQUES: 1. Being an ex-offender is never accepted as a legitimate reason for not accomplishing a goal. 2. Relevant issues pertaining to the offense(s) are not avoided. 3. "Reality Therapy" is an ongoing part of the program. Race, sex, nature of the offense and other such factors are addressed when talking about the likelihood of individual participants securing a bank loan, office space, etc.

RECRUITMENT, SCREENING, AND SELECTION

RECRUITMENT

Recruiting participants proved to be a difficult and time consuming task. Advertisements and articles were submitted to local and community newspapers, and a local television station aired an interview with the coordinator. These activities generated several phone inquiries, however, there was little follow-through by the potential participants in keeping interview/intake appointments.

A more personal approach of contacting agencies serving the offender or entrepreneur populations was more productive. Presentations were given to the staff of agencies with the greatest exposure to ex-offenders. These presentations included instructions in selecting and referring applicants. Some of the agencies sent letters to their clients who might possibly qualify, and others screened clients before referring them. Most of the agencies did not refer clients due to their skepticism surrounding the success of an ex-offender securing a loan or having the tenacity necessary for managing a successful business. Though they were told that we would screen everyone, some agencies were still concerned about sending suitable persons.

The most effective form of recruitment proved to be word-of-mouth. The applicants talked to other ex-offenders and notified them of the program offerings and the assistance that they were receiving through classroom training and individual instruction or counseling.

SELECTION

Each participant should go through a two-part selection process involving an intake application and a verbal interview. The Intake Application was designed similar to our agency's Employment Training application with a few changes for statistical purposes. The last page includes an area to be completed by the interviewer about the applicant's past criminal record and subsequent treatment or rehabilitation programs in which he or she might have participated. The criminal activity section has spaces for the number of times the person had been arrested, convicted, incarcerated, paroled, or had been put on probation; the amount of time spent imprisoned, on parole, or on probation; and the length of time since their last arrest, conviction, incarceration, parole, and probation. There is also a section for "other" to include special sentencing such as fines, serving civic duty, making restitution, etc. Most clients will be cooperative and amiable in discussing their histories after being assured that confidentiality will be kept. This information is useful in determining specific needs and roadblocks, and implementing individual plans of action (goal setting).

The interview process involves the use of a Selection Evaluation worksheet to be completed by the interviewer. If needed, it is possible to obtain a release from the applicant to verify the information with outside sources, however, we found the applicants to be basically honest when they were told that the information was being obtained to determine the best course of assistance rather than to keep them from participating.

The Selection Evaluation is set up on a point system, and involves six subject areas. Much of the information can be obtained from the Intake Application form and criminal history disclosure, however, it is necessary to ask specific questions in order to determine the score for some sections. All blanks should be filled in with either a number, a zero, or N/A (not applicable). No blank should be left empty.

Some of the applicants will invariably "fall between the lines" on any particular item. It is suggested that you give partial credit when this occurs. For example, when determining if an applicant is able to support self and family, you discover that the applicant is receiving public assistance. A score of "three" might be appropriate rather than treating them as though they are totally dependent upon someone else for support.

Scoring is done per section as well as a grand total for all sections. Raw scores should be converted into percentiles for ease in compiling statistical data.

During the screening process, the interviewer can briefly evaluate the Selection Evaluation sections to note any inconsistencies, gaps, or problem areas. These should be discussed openly with the applicant and be made a part of their individual plan of action. Due to the barriers these areas create for potential entrepreneurs. the issues will be attended to in class and\or made into homework assignments on an individual basis.

Areas of special analysis when considering the probability of success in classroom training and managing a business include:

- Prior Criminal\Delinquent History
- Drug and Alcohol Usage
- Education
- Family History

Scores in these sections were significantly higher for individuals who completed the classroom training component. Stability is the major governing factor in these areas, and the interviewer can somewhat determine the amount of commitment any individual may or may not give to him or her self, or to the program. Those with lower scores tended to drop out in order to obtain employment, or failed to follow through with their commitments. It was discovered that daytime classes are not functional, as many of the individuals applying for entrepreneurial training are more concerned about immediate survival rather than looking toward future independence. Evening classes will be offered during the next program year, hopefully eliminating this problem.

Another major factor to examine when considering accepting an applicant into the entrepreneurial training program is their current support system(s). Persons who have positive support are more apt to be successful than those with "negative support". Negative support systems can be defined as persons who are normally supportive, and care about the individual, however, they are afraid to give positive criticism or they try to keep the individual from growing because they are afraid their friend or family member may fail or get hurt by trying something new. In other words, negative support systems perpetuate the myth that their friend cannot succeed -- but they do not realize that they are keeping the person they care about stuck in old behaviors. They do it "for their own good".

Two persons were turned down for participation in classroom sessions. One due to severe damage to the memory function of his brain which occurred at the time of his arrest, and the other due to a personality disorder that would have been detrimental to the other class members. Other assistance was offered both these individuals.

All others who applied were counseled regarding the feasibility of their business ideas as well as their commitment to the venture. They were then offered the chance to attend the training sessions. Many who expressed excitement about the program failed to follow through with the classroom training component. They utilized the counseling sessions and information in order to obtain employment. We consider these persons to have been successful within the program as they were able to utilize new skills to increase their family incomes. Those persons who attend most of the classroom sessions and were looking for employment tended to obtain management level positions.

RECRUITMENT CONTACTS

State Department of Corrections
County and Local Adult Parole Offices
County and Local Juvenile Parole Offices
County and Local Adult Probation Offices
County and Local Juvenile Probation Offices
T.A.S.C. -- Treatment Alternatives to Street Crimes
J.T.P.A. -- Job Training Partnership Act Offices
New Start
Job Service
Public Aid
Township Relief Offices
Drug Treatment Centers
Alcohol Treatment Centers
County Sheriff
City Police
Small Business Development Center
Small Business Administration
Colleges and Universities offering Business Classes
Small Business Incubator
Churches
Prison Ministries
Area Prisons
The Forum: Prison Possibilities Network
Local Urban League
Job Training Programs
Senior Citizens Centers
Veteran Assistance Programs
D.C.C.A. -- Department of Commerce and Community Affairs

SPRINGFIELD URBAN LEAGUE, INC.
EX-OFFENDERS ENTREPRENEURIAL TRAINING PROGRAM
INTAKE APPLICATION

The Springfield Urban League does not discriminate against any applicant, regardless of race, color, religion, age, sex, or national origin. All information requested herein is intended solely to provide services to the applicant, and will be held confidential. You may refuse to disclose any information which you feel infringes upon your rights. PLEASE PRINT - USE INK.

I. PERSONAL DATA

Date__________________19___

NAME:______________________________ SOCIAL SECURITY NUMBER:________________

ADDRESS:__________________________________ PHONE:____________________
(If none, give # for messages)

DATE OF BIRTH:______________ AGE:_____ ESTIMATED FAMILY INCOME (per year):__________

Please check all that apply below

Male	☐	Black	☐	Hispanic	☐	Amer. Indian	☐	Single	☐	Separated [
Female	☐	White	☐	Asain	☐	Other__________		Married	☐	Divorced [

Are you:

A U.S. Citizen?_________ (If no, give visa #______________________________

Head of a household?_______ # of people (include self) living in household_______

A veteran?_________ Type of discharge______________________________

Handicapped?_________ Explain______________________________

Employed?_____, Underemployed?_____, Unemployed?_____, a Full-time student?_____

Do you have:

A valid driver's license?_______ If yes, what class?__________

Reliable transportation?_______ Explain______________________________

Reliable child care arrangements?_________

Are you receiving:

Unemployment Insurance?__________ Pension/Retirement?__________

Township Assistance?__________ AFDC?__________

Food Stamps?__________ Medical Card?__________

Social Security?__________ SSI?__________

Other?__________ Explain______________________________

Have you ever been to the Urban League before?________ When?__________

How did you hear about this program?______________________________

II. EMPLOYMENT

What type of business are you interested in starting?______________________________

How many years experience do you have in this field?______________________________

Describe the plans/contacts that you have already made to begin your own business

List your previous employment begining with the latest. Please account for all periods of unemployment. If you need more space, use the back of this sheet, or attach a resume'.

DATES	EMPLOYER/COMPANY NAME & ADDRESS	JOB TITLE	WAGE	REASON FOR LEAV
Begining				
Ending	Brief description of duties:			
Begining				
Ending	Brief description of duties:			
Begining				
Ending	Brief description of duties:			
Begining				
Ending	Brief description of duties:			

Describe any additional skills or work experience you have had:

III. EDUCATION

SCHOOL	NAME AND LOCATION	DATES ATTENDED	DIPLOMA/ DEGREE	MAJOR COURS
HIGH SCHOOL				
TRADE/BUSINESS/ CORRESPONDANCE				
COLLEGE/UNIVERSITY				
GRADUATE SCHOOL				

Do you have a G.E.D.? Date received

Describe any additional courses taken:

IV. REFERENCES

A. Employment References: List former employers who will speak favorably on your behalf.

NAME	COMPANY NAME & ADDRESS	POSITION	PHONE NUMBER
1.			
2.			
3.			

B. Personal References: List people you have known for at least one year (not relatives)

NAME	ADDRESS & PHONE NUMBER	OCCUPATION	YEARS KNOWN
1.			
2.			
3.			

V. SIGNATURE AND CERTIFICATION

I certify that to the best of my knowledge the information provided by me herein is true and correct. I understand that if I have been found to falsify information, I may be considered ineligible for services.

Signature ______________________________ Date

FOR OFFICE USE ONLY - DO NOT WRITE IN THIS SPACE

Applicant is Economically Disadvantaged__________ Selection %ile__________

	ARR.	CNV.	INC.	PRB.	PRL.	OTh
No. Times						
No. Yrs. Invol.	XXXXXXXXXXXX	XXXXXXXXXXXX				
No. Yrs. Since						

Rehab. Programs Attended:______________________________

Treatment Programs Attended:______________________________

COMMENTS:

Counselor/Intake Signature______________________________ Date:__________

SPRINGFIELD URBAN LEAGUE
EX-OFFENDER ENTREPRENEURIAL TRAINING PROGRAM
SELECTION EVALUATION

I. PRIOR CRIMINAL/DELINQUENT HISTORY

A. Prior Convictions ------------------------------------- ____________
- 1. None 5
- 2. No more than two 3
- 3. Three or more 0

B. No convictions in past five years -------------------- 3 ____________

C. No juvenile convictions or detentions ---------------- 3 ____________

D. No felony convictions -------------------------------- 4 ____________

F. No involvement with alcohol or drugs in arrest -------- 3 ____________

G. Convictions did not involve violent crimes ------------ 4 ____________

II. DRUG AND ALCOHOL HISTORY

A. Drug Usage -- ____________
- 1. No history 10
- 2. None in past two years
  - a. stopped without assistance or treatment 7
  - b. voluntarily received treatment 5
  - c. involuntarily received treatment 3
- 3. Recent or current usage
  - a. never received treatment 0
  - b. received or receiving treatment and succeeding 1
  - c. received treatment but returned to usage -5

B. Alcohol Usage --- ____________
- 1. No history 10
- 2. None in past two years
  - a. stopped without assistance or treatment 7
  - b. voluntarily received treatment 5
  - c. involuntarily received treatment 3
- 3. Recent or current usage
  - a. never received treatment 0
  - b. received or receiving treatment and succeeding 1
  - c. received treatment but returned to usage -5
  - d. alcohol usage is not excessive nor problematic 4

III. EDUCATION

A. Level -- Secondary Education ------------------------- ____________
- 1. Completed High School 5
- 2. Received GED 4
- 3. Dropped out by choice 2
- 4. Expelled or forced to leave 0

B. College, Trade, Vocational and/or Business School ----- ____________
(give 1 credit for each year successfully completed)

C. Achievement --- ____________
- 1. Never repeated a grade 4
- 2. Repeated no more than two years 2
- 3. Repeated three or more years 0

- D. Attendance --- ________
  - 1. Frequent 5
  - 2. Occasional 3
  - 3. Seldom 0
- E. Never enrolled in BD or similar disciplinary classes -- 5 ________
- F. Not enrolled in Special Ed. past elementary school ---- 5 ________

IV. EMPLOYMENT

- A. Current Status -- ________
  - 1. Employed (or Homemaker)
    - a. six months or more 6
    - b. less than six months 4
  - 2. Attending school or training program 4
  - 3. Receiving unemployment, social security, pension, or unemployed due to medical disability 3
  - 4. Unemployed and demonstrating active job search 2
  - 5. Unemployed and not actively searching for job 0
- B. History --- ________
  - 1. Stable
    - a. never fired 5
    - b. fired no more than 2 times in 10 year period 3
  - 2. Instable 0
  - 3. Never worked 1
- C. Has adequate, dependable transportation --------------- 3 ________
- D. Has arranged suitable childcare (or has no children) -- 3 ________
- E. Has phone or easy access to one ---------------------- 3 ________
- F. Has vocational skill ---------------------------------- 3 ________
- G. Veteran Status -- ________
  - 1. Honorable Discharge 5
  - 2. Medical Discharge -- Honorable Conditions 4
  - 3. General Discharge -- Honorable Conditions 2
  - 4. Dishonorable Discharge 0

V. FAMILY HISTORY

- A. No family criminal record ----------------------------- 3 ________
- B. Parents neither separated nor divorced ---------------- 3 ________
- C. Family and/or friends are supportive ------------------ 3 ________
- D. Residency --- ________
  - 1. Few moves 5
  - 2. Occasional moves 3
  - 3. Frequent moves 0
- E. Supports self, spouse, and children (if any) ---------- 5 ________
- F. Marital stability -- no divorces or separations ------- 1 (give credit if single) ________

VI. SOCIAL, EMOTIONAL, AND PHYSICAL HEALTH

A. No history of psychiatric or psychological disorders -- 3 ________

B. No sex offenses attributed to personality disorders --- 3 ________

C. Physically able to perform duties in preferred field -- 3 ________

D. Medically able to work ------------------------------- 3 ________

E. Emotionally able to work ---------------------------- 3 ________

F. Criminal or delinquent behavior not related to peers -- 3 ________

G. If criminal or delinquent behavior was attributed to peers, those ties have been severed ------------------- 2 ________

H. Has a favorable attitude toward probation/parole ------ 3 ________

I. Has received, or is receiving, professional help to overcome problems that led to incarceration ----------- 3 ________

J. Displays attitude and/or behavioral changes that would significantly reduce the chances of being arrested ---- 3 ________

SAMPLE

SPRINGFIELD URBAN LEAGUE

EX-OFFENDER ENTREPRENEURIAL TRAINING PROGRAM

SELECTION EVALUATION

	I. PRIOR CRIMINAL/DELINQUENT HISTORY		
	A. Prior Convictions		0
	1. None	5	
	2. No more than two	3	
	3. Three or more	0	
10/22	B. No convictions in past five years	3	3
	C. No juvenile convictions or detentions	3	0
	D. No felony convictions	4	0
45.4%	F. No involvement with alcohol or drugs in arrest	3	3
	G. Convictions did not involve violent crimes	4	4
	II. DRUG AND ALCOHOL HISTORY		
	A. Drug Usage		3
	1. No history	10	
	2. None in past two years		
	a. stopped without assistance or treatment	7	
	b. voluntarily received treatment	5	
	c. involuntarily received treatment	3	
7/20	3. Recent or current usage		
	a. never received treatment	0	
	b. received or receiving treatment and succeeding	1	
	c. received treatment but returned to usage	-5	
	B. Alcohol Usage		4
	1. No history	10	
	2. None in past two years		
	a. stopped without assistance or treatment	7	
35%	b. voluntarily received treatment	5	
	c. involuntarily received treatment	3	
	3. Recent or current usage		
	a. never received treatment	0	
	b. received or receiving treatment and succeeding	1	
	c. received treatment but returned to usage	-5	
	d. alcohol usage is not excessive nor problematic	4	
	III. EDUCATION		
	A. Level -- Secondary Education		0
	1. Completed High School	5	
	2. Received GED	4	
	3. Dropped out by choice	2	
	4. Expelled or forced to leave	0	
10/24	B. College, Trade, Vocational and/or Business School (give 1 credit for each year successfully completed)		0
	C. Achievement		2
	1. Never repeated a grade	4	
41.6%	2. Repeated no more than two years	2	
	3. Repeated three or more years	0	

	D. Attendance --		3
	1. Frequent	5	
	2. Occasional	3	
	3. Seldom	0	
	E. Never enrolled in BD or similar disciplinary classes --	5	0
	F. Not enrolled in Special Ed. past elementary school ----	5	5
	IV. EMPLOYMENT		
	A. Current Status --------------------------------------		2
	1. Employed (or Homemaker)		
	a. six months or more	6	
	b. less than six months	4	
	2. Attending school or training program	4	
	3. Receiving unemployment, social security, pension, or unemployed due to medical disability	3	
	4. Unemployed and demonstrating active job search	2	
17/23	5. Unemployed and not actively searching for job	0	
	B. History ---		3
	1. Stable		
	a. never fired	5	
	b. fired no more than 2 times in 10 year period	3	
	2. Instable	0	
	3. Never worked	1	
	C. Has adequate, dependable transportation ---------------	3	3
73.9 %	D. Has arranged suitable childcare (or has no children) --	3	3
	E. Has phone or easy access to one ----------------------	3	3
	F. Has vocational skill ---------------------------------	3	3
	G. Veteran Status ---------------------------------------		N/A
	1. Honorable Discharge	5	
	2. Medical Discharge -- Honorable Conditions	4	
	3. General Discharge -- Honorable Conditions	2	
	4. Dishonorable Discharge	0	
	V. FAMILY HISTORY		
	A. No family criminal record ----------------------------	3 Mother & uncle	0
	B. Parents neither separated nor divorced ----------------	3	0
6/20	C. Family and/or friends are supportive ------------------	3 Friends Only	2
	D. Residency --		0
	1. Few moves	5	
	2. Occasional moves	3	
	3. Frequent moves	0	
30%	E. Supports self, spouse, and children (if any) ----------	5 Public Aid	3
	F. Marital stability -- no divorces or separations ------- (give credit if single)	1	1

VI. SOCIAL, EMOTIONAL, AND PHYSICAL HEALTH

A. No history of psychiatric or psychological disorders -- 3 3

B. No sex offenses attributed to personality disorders --- 3 3

C. Physically able to perform duties in preferred field -- 3 3

D. Medically able to work ---------------------------------- 3 3

E. Emotionally able to work -------------------------------- 3 3

F. Criminal or delinquent behavior not related to peers -- 3 0

G. If criminal or delinquent behavior was attributed to peers, those ties have been severed ------------------ 2 2

H. Has a favorable attitude toward probation/parole ------ 3 0

I. Has received, or is receiving, professional help to overcome problems that led to incarceration ---------- 3 0

J. Displays attitude and/or behavioral changes that would significantly reduce the chances of being arrested ---- 3 3

20/27

74%

70/136 = 51.5%

SELECTION CRITERIA
SCORE GUIDE

Available Points:

1)	Non-Veterans having served probation or parole	136
2)	Non-Veterans never serving probation or parole	133
3)	Veterans having served probation or parole	141
4)	Veterans never serving probation or parole	138

* College, Trade, Vocational, and Business School scores are bonus points and do not affect the number of available points.

Sectional Points:

I.	Prior Criminal\Delinquent History	22
II.	Drug and Alcohol Usage	20
III.	Education	24
IV.	Employment	28-vet; 23-non-vet
V.	Family History	20
VI.	Social, Emotional, Physical Health	27-prob 24-non-prob

CHANCE OF SUCCEEDING IN CLASSROOM TRAINING

Raw Score Range		Percentile Range	
0-39	High Risk	0-29	High Risk
40-61	Poor	30-44	Poor
62-88	Average	45-64	Average
89-115	Good	65-84	Good
116-	Excellent	85-	Excellent

OVERVIEW OF XOETP CLASSROOM ACTIVITIES

Session One: ORIENTATION

1. Introduction of program, facilitators
2. Program Objectives (handout in folder)
3. Program Expectations - contract with participants
4. Provide folders to participants for class. Include:
    - pen and pencil
    - blank paper
    - session's materials
5. "Getting To Know You" Interview (in folder)
    - break up into groups of two
    - interviewer introduces interviewee to class

Interim Tasks for Participants

- Think about winning strengths that make them entrepreneurial material (in folder)
- Consider the degree of commitment that is required by this endeavor

Session Two

1. Who can introduce other participants by first name?
2. "Winning Strengths" handout
    - Discuss top five strengths and weaknesses of the participants
3. Group brainstorming activity to develop list of personality traits of a successful entrepreneur (write on chalkboard or flip chart)
4. Have participants complete "Personal Evaluation," and "Should I Own My Own Business" forms
    - Discuss
5. Review/discuss "Reasons for Business Failure," and "Personality Factors of Self-Employed Persons"

Interim Tasks for Participants

- Do some more soul-searching. What are your needs, weaknesses? What can you do to overcome problems and meet your needs?

Note: Throughout the program there were three reoccurring topics: 1. The participants' ex-offender status, 2. Participants' level of commitment, and 3. Fears that were preventing them from progressing.

These topics were addressed throughout the class sessions. All of the participants experienced difficulty in these ares at different points in the training. The work done with each individual aided those who were not experiencing difficulty at that particular time. Because of the public confrontations and sharing of feelings, each time the issues came up, we were able to expound upon the previous information and deal with much deeper and ingrained problems rather than rehashing past discussions.

PROGRAM OBJECTIVES

I. To Improve Your Effectiveness In Interpersonal Communication and Behavior, Problem-Solving, and Decision-Making Skills Needed In Business.

II. To Identify The General Business Requirements Which Are Applicable To Most Business Operations.

III. To Identify The Particular Business Operations Which Interest You and Evaluate Your Current Abilities for Success in this Area.

IV. To Determine the Skills Which Should Be Developed In Order to Increase Your Chances of Success.

VI. To Assist You In Acquiring the Knowledge and Skills Required in Developing a Business Plan.

VII. To Gain Awareness of the Various Governmental and Private Resources Available for Assistance in Initiating a Business Enterprise.

REFLECTIVE QUESTIONS

Throughout this program and before starting a business venture, you should ask yourself the following questions:

> What personal qualities and abilities do I possess which can help me succeed in business?
>
> What attitudes and values do I now have which may benifit me as a potential business owner?
>
> What past or future training or experience can help me build a successful business enterprise?
>
> What habits or attitudes must I change or eliminate in order to be successful?
>
> How motivated am I toward becoming a successful entrepreneur? Am I willing to risk everything I now have, if necessary?
>
> Do I have what it takes to stick to the job of meking my dream grow from an idea into a profitable reality?
>
> Do I have the organizational skills necessary to conduct an effective, smooth-flowing business?

If you are not satisfied with your answers, do not become discouraged. Most successful entrepreneurs had to work on these areas before starting their own businesses. It is important for you to constantly look at these areas and make changes in your attitudes, behaviors, and values, and to increase your experiences, abilities, tenacity, motivation, and organizational skills. You might not be ready to begin a business venture at this time, however you can grow toward that goal. Start now to focus your life toward self-employment. It is a hard road to take, but one that is well worth the effort.

GETTING TO KNOW YOU INTERVIEW

FULL NAME:
Do you like your name?
If you chose another name, what would it be?

NICKNAME:
Who gave it to you?
Do you like it?
What is the meaning or reason behind it?

WHEN YOU WERE GROWING UP, WERE YOU CONSIDERED BY YOUR PARENTS, TEACHERS, OR FRIENDS TO BE:
Stubborn? Competitive? A Good Student? Well Behaved?
A Fighter? A Tattle-Tale? Quiet? Bad? Nice?
Troublesom? Mischevious? Easy to Get Along With? A Loner?

WHAT ARE YOUR FAVORITE:
Foods? Hobbies? Activities? TV Shows? Entertainers?
Places to Visit? Subjects? Bible Verse? Biblical Character?
Books? Memories?

IF YOU COULD BE SOMEBODY ELSE, WHO WOULD YOU CHOSE TO BE?
Why?

TELL ABOUT THE :
Most embarrassing moment you've ever experienced.

Worse thing you've ever done.

Nicest thing you've ever done.

Proudest thing you've ever accomplished.

WHICH OF THESE THINGS SHOULD I RELATE TO THE OTHER GROUP MEMBERS WHEN I INTRODUCE YOU?

MY WINNING STRENGTHS

Activity Objective	The participants will be able to identify their own strengths and those of other participants
Estimated Time	40 minutes
Materials Required	My Winning Strengths form pen or pencil
Activity Procedures	Have the participants follow the directions on the "My Winning Strengths" form. After they have tallied their results, have them break into sub-groups of three Have each member of the group go through the list of words and tell each member which words apply to him/her. This way, each person gets feedback from two other people. Have each person convert his/her tallies into the strength values. Then discuss how their strength values relate to the type of jobs they are interested in.

MY WINNING STRENGTHS

STEP 1: Circle the number beside each word or phrase that describes you, whether you think you are that way all the time or just part of the time.

STEP 2: After checking your strength words, look at the number that goes with each word. Make a tally mark on the tally list at the right for each time you circled a given number.

STRENGTH WORD LIST

13 busy
3 kind
5 poised
9 artistic
16 steadfast
4 careful
8 individualistic
13 convincing
11 ambitious
3 friendly
5 dignified
9 musical
4 loyal
5 distinctive
12 sociable
6 neat
1 imaginative
15 progressive
9 graceful
10 authentic
3 accepting
2 thinker
8 certain
6 precise
1 creative
12 outgoing

8 strong-willed
16 motivated
10 fulfilled
5 admirable
14 considerate
11 disciplined
7 fair-minded
8 self-reliant
1 original
16 persistent
2 searching
4 steady
13 go-getter
11 perfectionist
15 flexible
12 caring
4 reliable
13 persuasive
15 adaptable
12 encouraging
2 curious
1 clever
16 overcoming
5 looked up to
11 dedicated
6 orderly

7 organizer
14 tactful
5 respected
10 committed
16 determined
15 spontaneous
8 independent
7 commanding
11 productive
14 tolerant
11 competent
13 energetic
3 understanding
8 self-determining
11 efficient
2 aware
6 practical
14 dependable
4 deliberate
13 influential
5 sharp
6 exact
3 giving
2 well-informed
9 appreciative
16 consistent

8 confident
16 tireless
10 self-aware
13 industrious
14 unselfish
3 thoughtful
7 planner
9 expressive
15 active
4 settled
10 growing
3 trusting
9 charming
5 honorable
2 intelligent
1 full of ideas
10 goal-directed
3 affectionate
14 faithful
12 helpful
9 attractive
12 humerous
13 competitive
7 leader
2 knowledgeable

15 likes new ideas
7 manager
1 talented
14 cooperative
2 inquiring
10 self-directed
12 comforting
15 open-minded
6 predictable
7 forceful
1 witty
9 gentle
4 stable
16 pursuing
14 eager
6 accurate
7 analytical
10 adjusted
6 systematic
15 adventurous
1 unique
11 capable
4 cautious
12 trustworthy
8 courageous

TALLY LIST

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________
6. ____________________
7. ____________________
8. ____________________
9. ____________________
10. ____________________
11. ____________________
12. ____________________
13. ____________________
14. ____________________
15. ____________________
16. ____________________

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MY WINNING STRENGTHS

KEY

STRENGTH VALUES

1 = creativity
2 = knowledge
3 = relating
4 = security
5 = prestige
6 = order
7 = leadership
8 = independence
9 = beauty
10 = self-realization
11 = achievement
12 = social service
13 = economic reward
14 = cooperation
15 = variety
16 = endurance

Write your five strength values that have the highest number of tally marks in the spaces provided below:

____

____

____

____

____

Personal Evaluation

Step 1: Identify your strengths and weaknesses.

Owning and managing a successful small business is a difficult and challenging task. A great number of skills are needed in the areas of personal characteristics, business management, and technical aspects of the business. Technical skills refer to the product and service knowledge required to serve the customer.

A) What are your strengths in technical skills?

B) What are your weaknesses in technical skills?

C) What are your business management strengths?

D) What are your business management weaknesses?

E) What are your strong personal characteristics?

F) What are your weak personal characteristics?

G) How will you compensate for identified weaknesses?

technical:

business management:

personal:

Step 2: Should I own my own business?

	Yes	No
Do you have good health?	______	______
Do you plan ahead?	______	______
Are you prepared to lose the money you invest in the business?	______	______
Are you a good leader?	______	______
Can you make decisions?	______	______
Do you have any business training?	______	______
Are you a competitive person?	______	______
Do you get things done on time?	______	______
Are you a self-starter?	______	______
Are you a good organizer?	______	______
Can you live without taking money from the business the first year?	______	______
Do you adapt well to changes?	______	______
Are you a confident person?	______	______
Are you aware that many business owners work 60 to 80 hours a week?	______	______
Do you stick with a project until it is completed?	______	______
Do you have work experience in the type of business you are considering?	______	______

Scoring the above test cannot tell you whether or not you should be in business, but it should give you some areas to consider. A "yes" answer to any question should be considered a good indication and a "no" answer indicates a potential problem area. You should think carefully about any "no" answers and determine how you will deal with problems that may arise. After reviewing the results of this exercise ask yourself one final question. Would you be better off working for someone else?

PERSONALITY FACTORS OF SELF-EMPLOYED PERSONS

1. SELF-CONFIDENCE
2. PERSEVERANCE, DETERMINATION
3. ENERGY, DILIGENCE
4. RESOURCEFULNESS
5. ABILITY TO TAKE CALCULATED RISKS
6. NEED TO ACHIEVE
7. CREATIVITY
8. INITIATIVE
9. FLEXIBILITY
10. POSITIVE RESPONSE TO CHALLENGES
11. INDEPENDENCE
12. FORESIGHT
13. DYNAMISM, LEADERSHIP
14. VERSATILITY IN KNOWLEDGE
15. ABILITY TO GET ALONG WITH PEOPLE
16. RESPONSIVENESS TO SUGGESTIONS AND CRITICISM
17. PROFIT ORIENTATION
18. PERCEPTIVENESS
19. OPTIMISM

REASONS FOR BUSINESS FAILURE

1. LACK OF EXPERIENCE
2. LACK OF CAPITAL
3. POOR LOCATION
4. TOO MUCH INVENTORY, PARTICULARLY THE WRONG KIND
5. EXCESSIVE PURCHASE OF PERMANENT EQUIPMENT
6. POOR CREDIT-GRANTING PRACTICES
7. UNWARRANTED PERSONAL EXPENSES
8. UNPLANNED EXPANSION
9. FAULTY ATTITUDES
10. HEAVY EXPENSES
11. POOR COLLECTIONS
12. INADEQUATE SALES
13. INCORRECT INVENTORY MANAGEMENT
14. COMPETITIVE WEAKNESS

Session Three:

1. Have volunteer to introduce other members of the class
2. Elicit comments from participants on soul searching
   - o discuss
3. Continue discussion of strengths and weaknesses activities from session two
4. Introduce concept and importance of prioritizing
5. Prepare for Career Enterprises Workshop:
   - o "The New Quick Job Hunting Map," explain
   - o Explain "Special Knowledges" and "Prioritizing Grid"

Interim Tasks for Participants

- o Complete Job Hunting Map, "Special Knowledges," and "Prioritizing Grid"

Session Four

Career Enterprises - all day workshop on "Empowering Your Career"

Purpose: 1. To clarify for participants what will give them personal satisfaction and fulfillment in their work.
2. To help them "empower" themselves to make it happen.

Areas to focus on:
- o Honesty
- o Responsibility
- o Commitment
- o Support
- o Not playing "small"

Workbook: "Take Charge of Your Career"
(provided by the Career Enterprise facilitators)

Interim Tasks for Participants

- o Interview four business people in your area of interest - find out how they got started, problems encountered, advice, etc.
- o Create Treasure Map - cut out pictures, words, etc. Paste on poster board (is provided). Represents what you would like to be doing in five years (include personal as well as business aspects).
- o Begin keeping a journal of at least five accomplishments. Do not have to be business related.
- o Think about short range career goals.

(Participants had ten days to complete)

For anyone unsure of what their skills are — the mid-career changer, the housewife or the student — the revised, ***advanced map*** *from the most widely read book in the field.*

A Practical Manual
for Job Hunters
& Career Changers:
What Color Is
Your Parachute?
Bolles

The New Quick Job-Hunting Map

Richard Nelson Bolles

author of
What Color Is Your Parachute?

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SPECIAL KNOWLEDGES
(for use with "The New Quick Job-Hunting Map")

Years	Special Knowledges I Picked Up In School or College	Special Knowledges I Picked Up On The Job, Or Just By Doing (At Home or Work)	Special Knowledges I Picked Up From Seminars, or Workshops, Etc.	Special Knowledges I Picked Up Just By Reading Avidly Or Talking With People

PRIORITIZING GRID

1 2													
1 3	2 3												
1 4	2 4	3 4											
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51

CAREER/JOB TRANSITION PROGRAM DESCRIPTION

FROM: CAREER ENTERPRISES

Career Enterprises

505 N. Lake Shore Drive
Suite 5205
Chicago, Illinois 60611
(312)670-4370

Consulting/Training in
Career and Human Resource
Development

CAREER ENTERPRISES

Course Information Form

Name ____ Date __________

Address ____

City ___________________________ State _______ Zip ___________

Home Phone (   )_____________ Work Phone (   )_________________

Place of Employment: ______________________________________

Job Title: ____

Work Address: ____

* Current Job Duties: ______________________________________

____

____

____

* Current Satisfactions at Work: ___________________________

____

____

____

____

* Current Dissatisfactions at Work: ________________________

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* If you are currently unemployed, use your last job to answer.

What results do you want to achieve out of participating in this seminar?

____

____

____

____

____

____

Please check or fill in the following statistics as they apply to you:

Sex: ( ) Male ( ) Female Birthdate: ______ Age: _______

Highest level of education completed, and major field:

____

Annual Income level:

( ) Less than $10,000
( ) $10,000 to $14,999
( ) $15,000 to $19,999
( ) $20,000 to $24,999
( ) $25,000 to $29,999
( ) $30,000 to $49,999
( ) over $50,000

Signature: _______________________

WHO WE ARE: CAREER ENTERPRISES

Career Enterprises is a training and consulting service for people in career transition.

The purpose of our service is to enable people to handle job/career transitions in a way that empowers them personally and also enhances the company they work for currently or move to next. It is a program that can be used for career renewal or outplacement.

ELEMENTS OF OUR PROGRAM

CAREER REDIRECTION WORKSHOP - a workshop for people to: clarify their career/life direction; identify their strengths and skills; outline five-year goals; "show up" powerfully at work/in life; get feedback on how they are coming across, both physically and verbally; write a one-year strategy; create support for their dreams; produce desired results.

CAREER MANAGEMENT GROUP - a support system over three months for people to: keep up momentum; stay on track; keep going; manage set-backs; and bring to fruition the dreams they have identified for themselves. An additional goal of the group is to have people create a solid support system for themselves outside of this group.

INDIVIDUAL CONSULTATION - a service designed to produce a resume or other written document that is a living document that truly represents people, and is not an obituary. The work that people do with us enables them to language their strengths accurately and effectively.

Career Enterprises

505 N. Lake Shore Drive
Suite 5205
Chicago, Illinois 60611
(312)670-4370

Consulting/Training in
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Development

OUR CLIENTS

A sample of our people:

- men and women, ages 19 to 66
- middle managers, clerks, secretaries,, assembly line workers, artists, musicians, performers, lawyers, accountants, teachers, sales people, entrepreneurs, administrative assistants, CEO's, traders
- people who did not finish high school all the way to people with Ph.D.'s plus

A sample of our client companies:

ADP
The American Petroleum Institute
A T & T
Chevron
Corroon and Black of Illinois, Inc.
General Motors
IBM/SRA
Illinois Women in Government
J. Walter Thompson
Lincoln National Corporation
The Meridian Group
University of Illinois
Warner Lambert

DESCRIPTION OF SERVICES

TAKE CHARGE OF YOUR CAREER:

- This is a 1 1/2 day in-house workshop to enable you to enhance the job you already have, maximize your contribution in your company, and put aliveness into your work.
- This workshop is for employees ranging from non-exempt status through to middle managers.
- On the first day you will look at how to create satisfaction at work by becoming an observer of what makes your work "hum", and your energy flow, and by acknowledging your accomplishments.
- You will expand the possibilities for yourself at work by observing what's missing, wanted or needed, and seeing how your talents and skills can meet those needs.
- The third step you will take is to build in support for achieving the goals you set through learning to project the image you want and develop supportive relationships with fellow employees.
- After a full day you will go back to work, interview people for information and return two weeks later for a half day to look at where you are now, where you may have stopped, and what's next to move forward.
- This workshop is an opportunity to take responsibility for having work be great, to not wait for someone to do it for you, and to manage your own career development.

WHY USE US?

We have a great track record! We've been at our work for five years, served thousands of people, both publicly and in-house. Our participants have great success stories and produce tangible results.

We take very good care of people! From the time people enroll into our program until they are fully launched in their new "life", we provide individualized, personal support.

We are a highly trained staff! Not only are we experts at career issues, but we also have therapy skills to deal with the trauma of firings, a huge network of other services to refer people to, and over 50 combined years of experience in career work.

We stick around! We know the tough time is after the excitement of the seminar when people knock up against disappointments, setbacks or failures. We're there to keep them going.

We built a business through word of mouth! People who worked with us told other people and demonstrated the results in their lives - that's how we grew.

We're flexible! We have programs already in place or can design one to fit your needs.

We're available immediately! We have ongoing programs people can be sent to immediately.

We're affordable **and** high quality! We work with groups of people (small groups) in a very effective way that allows us to keep costs down for people and at the same time, expands ideas, contacts, resources and support for the participants.

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Career and Human Resource
Development

About the Homework. . .

I know that the very thought of homework dredges up memories about school; and for some of us, this may be very negative. This "homework," in preparation for the Workshop, can be different though--it directly applies to your life and what you want for yourself. It is an exciting exploration into you. Participants in the Seminar repeatedly report that it opened up new possibilities for them. They are amazed to discover the range of skills and talents that they have.

The work itself is quite extensive and requires a minimum of 5 hours of work. People frequently find out that they cannot do it in one sitting, so I suggest that you start on it immediately and give yourself enough time to complete it before the Workshop.

Many people have participated in this Workshop and produced outstanding results without doing the homework; but I do not guarantee that you will experience the full range of what is available to you if you choose not to do it. It is the foundation of the Workshop itself and the work we will do together.

Please do all of the exercises up until the interviews.

Robin Sheerer

ROBIN A. SHEERER

Robin A. Sheerer, MA, ACSW, is the President and Founder of Career Enterprises, a training and consulting firm in Career/Human Resource Development.

Prior to starting Career Enterprises in 1978, Robin worked for 13 years in the social service field, as well as conducted a private practice in psychotherapy and taught on a college level.

The central focus of the services offered by Career Enterprises is a seminar conducted by Robin called Empower Your Career. This powerful seminar enables people to get clear about what will give them satisfaction and fulfillment in a career and then empowers them to produce such outstanding results as getting promotions, starting businesses, creating the job of their dreams, and putting aliveness and commitment back into their work.

Clients of Career Enterprises have included individuals ranging in age from 19 to 66, including CEO's, lawyers, accountants, teachers, nurses, secretaries, engineers, people in media and advertising, artists, musicians, carpenters, etc. -- all people willing to take responsibility for their own personal growth in the work arena.

A sample of corporate and business clients who have utilized training programs through Career Enterprises includes the following: AT&T, General Motors, Chevron, ADP, IBM/SRA, Lincoln National Corporation, Corroon and Black of Illinois, Inc., J. Walter Thompson, Warner Lambert, the American Dietetic Association, Charles A. Stevens, and the American Petroleum Institute.

Robin's credentials include an MA from the University of Chicago, certification by the Effectiveness Training Institute, and an internship with NTL in Human Resource Utilization With A Special Focus on Affirmative Action Applications.

Robin comes to her work "honestly" having written her own job description numerous times, having changed career arenas twice, and having created a business of her own.

Session Five:

1. Discussion/feedback of workshop
2. Discussed interviewing techniques and gave pointers on how to improve personal deportment.
3. Discussed Treasure Maps, handed out poster boards.
4. Participants shared personal accomplishments.
5. Participants identified personal goals and roadblocks.

Interim Tasks for Participants

Continue to work on:
- Interviewing business owners
- Treasure Maps
- Listing personal accomplishments

Session Six:

1. Reviewed assignment from previous session
2. Discussed the importance and need for strong support systems
3. Discussed goal-setting procedures and methods to categorize and define large goals
4. Participants shared personal accomplishments
5. Prepared for Career Workshop
6. Handed out articles: "You Can Rise to the Challenge" and "Impossible Dreams."
   - Read and discussed in class

Interim Tasks for Participants

- Complete workshop assignments

Session Seven:

Career Enterprises Workshop -- Follow-up session

1. Discussed the importance of having and sharing goals
2. Discussed organization
3. Participants in small groups discussed:
   - Interviews
   - Treasure Maps
   - Workbook assignments
4. Participants shared with the entire group individual business aspirations. Feedback was given on depth of thought, plans, time line, choice, etc. Suggestions were given on how to improve. Positive aspects of plans, etc. were recognized.

Session Eight:

1. Followed some of the workshop activities
2. Administered Pre-test. Corrected and discussed.
3. Introduced the concept of a business plan
4. Handed-out and discussed "Payroll Tax Scheduling" and "Forms of Doing Business"

Interim Tasks for Participants

- Continue to keep track of personal accomplishments

YOU CAN
RISE TO THE CHALLENGE

Steve Smith

Robert G. Allen. He advocates aiming for the heights—even if it means falling sometimes.

HAVE YOU EVER been afraid to fail?

I thought so.

Just recently, I started asking the people in my success seminars all over the country to write down the single greatest obstacle blocking their way to success. To my surprise, the No. 1 obstacle was always the same: the fear of failure.

Isn't that curious?

However much they wanted to succeed, they wanted *not to fail* even more. Even those of us who won't admit to fear will confess to its less obvious symptoms—procrastination, perfectionism, anxiety.

But what if you weren't afraid to fail? If rejection and anxiety didn't bother you, it would change your life, wouldn't it?

Here's a five-step plan that has worked for me. It also helped three special people with whom I worked. Let me introduce them: Mary Bonenberger, a young mother of two who was unemployed and discouraged when I met her; Phillip Moore, a black man who had been out of work for two years; and Nora Boles, a divorced mother of five who was subsisting on a weekly $55 unemployment check. On the cover of my latest book, *The Challenge*, I make the following statement:

> "Send me to any unemployment line. Let me select someone who is broke, out of work and discouraged. Let me teach him in two days' time the secrets of wealth. And in 90 days, he'll be back on his feet, with $5000 cash in the bank, never to set foot in an unemployment line again."

Mary, Phillip and Nora are the three people I picked right off the unemployment lines in St. Louis to help me prove that if you can handle the fear of failure and rejection, you can have just about anything you want in this life—even success.

Here are the steps they took.

Step #1: Have a dream worth failing for.

We all have dreams—goals we want to reach, things we want to have or do. Many of these dreams cower in our minds, afraid to come out. But if a dream is big and real enough, not even fear can hold it back.

Suppose a rich, eccentric cousin had died and named you as beneficiary in his will. Knowing you were afraid of heights, he'd stipulated that you had to climb Mount McKinley—at 20,320 feet, the tallest mountain in North America—before you could claim your inheritance. You probably wouldn't do it for $10,000. But for $1 million most of us probably would find a way to overcome our fear, wouldn't we?

I learned of Mary's, Phillip's and Nora's dreams. Mary and her minister-husband, Steve, wanted to start a church. Phillip wanted to be a business success. Nora wanted to open a health resort. I said I'd show them how to earn as much money as their dreams required. But, just as with climbing Mount McKinley, they'd first have to face their fears.

Step #2: View success as something you fail into, not something you fall into.

Americans have a notion that failure is the opposite of success; that success is great and failure is horrible. This is nonsense!

Success and failure are two sides of the same coin. Successful people are, as a group, the most persistent failers on the planet. Lincoln lost elections before he won the one that made his name immortal. Edison conducted thousands of unsuccessful experiments before inventing the light bulb.

Why weren't they afraid to fail? First, they believed they had a dream worth failing for. Second, each failure taught them something—gave them feedback. They succeeded *because* of their failures. They literally failed their way to success. Start thinking of failures as the steps you take on your way to success.

My three friends from the unemployment lines were no strangers to failure. They had just been failing in the wrong places. That brings us to the next step.

Step #3: Learn to fail in the right places.

"Phillip," I said to this man who had tried and failed to get a job more than 200 times in two years of looking, "even if you'd landed a job, what salary would you have settled for?"

"Minimum wage," he replied.

"Why fail for pennies when, with the same effort, you can fail for dollars?"

"Run that by me again," he said.

"Trying to improve your financial situation in a dead-end, minimum-wage job," I explained, "is like looking for gold in a salt mine. You're digging in the wrong mine shaft. You need to be digging in a place where you at least have a chance at striking

BY ROBERT G. ALLEN

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paydirt: Give up looking for security in a steady salary and learn to be your own boss, where there's no limit to what you can earn." I shared with him a few proven investment techniques and a plan with which he could invest the same amount of failure and rejection yet end up with $5000 cash in a few short months.

"But," Phillip protested, "I don't have any money or credit or . . ."

"How much money will you have in 90 days, doing it your way?" I asked.

"But what if I fail?" he countered.

"What's the worst thing that could happen?" I said. (This is always a good question to ask yourself when you're afraid to do something.)

He finally conceded that he had nothing to lose and everything to gain.

Step #4: Learn to see the good in every failure or setback.

"Mary," I said, "I know how you can earn at least $100 for every failure."

I taught her how to see every failure as a small victory instead of a defeat. For example, using my investment system, she might have to be rejected 50 times before earning that first $5000 profit. Logically, then, each rejection would be worth $100 ($5000 divided by 50 = $100). She actually would be getting paid for each rejection. It's hard to be afraid when you get paid for failing.

A friend of mine named Ty Boyd has said it well: *"Things turn out best for the people who make the best of the way things turn out."*

There's an old Zen story about a farmer who was envied by his neighbors because he had one of the few horses in town. One night, the horse broke loose and ran away. The farmer's neighbors couldn't wait to see his reaction. "Isn't this terrible?" they asked.

"Perhaps," he replied.

The very next day, the horse returned with two wild horses.

"How wonderful!" his neighbors exclaimed.

"Perhaps," he said.

The day after that, the farmer's son fell off one of the wild horses and broke his leg.

"How terrible!" said his neighbors.

"Perhaps," the farmer replied.

The very next day, an army recruiter came to draft all of the young men in town for war but passed by the farmer's son because of his broken leg.

How many of the setbacks in your life have, in retrospect, turned out to be disguised blessings? When I graduated in 1974 with an MBA degree, I sent out résumés to the 30 top companies in the country. One by one, they rejected me. As I received the last of those 30 rejection letters, I felt like a total failure. Almost in desperation, I took a job selling real estate on commission, much to the dismay of my MBA professors. Deciding to make the best of a bad situation, I took my beginning nest egg of $1000 and bought my first investment property. With the confidence I gained from buying that first small property, I bought another, then another, until my net worth surpassed seven figures. A few years ago, I had all of those rejection letters bound in a leather volume titled *The Many Failures of Robert G. Allen*. It is my most prized possession. Why? It finally dawned on me: The very failures that had caused me pain were, in fact, the pivotal point in my success. If I had gotten a job back then, I'd probably still be working in some unsatisfying middle-management position, wondering how to get out.

Knowing that failure is necessary and that good is found in every setback has helped me lately. I'll share something very personal with you: *In the last 18 months, I've lost more money than I care to count.* It started with the failure of a restaurant chain in which I was part owner. Then, an avalanche destroyed my beautiful 10,000-square-foot mountain cabin. And, finally, a business in which I was a partner took a dive. That should be embarrassing for someone who's supposed to be a financial wizard. But I'm not embarrassed. Each setback teaches me valuable lessons I need to learn on the way to my next success.

And what about our three friends in St. Louis? Without ruining the story told in my book, I will reveal that they are now all happily failing their way to various levels of success. One of them not only made $5000 in 90 days but also has gone on to own more than a million dollars' worth of good property.

Now, are you ready for the last step in the plan?

Step #5: Jump!

Fear is a chasm separating you from what you really want from life. I've tried to show you that even if you fail to make it across on the first jump, you can try again. But I can't jump for you.

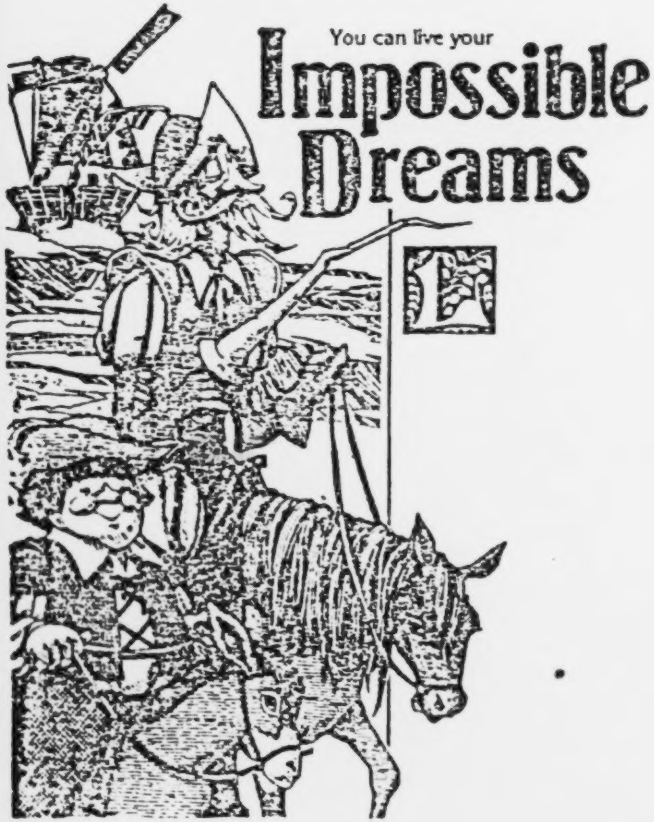
According to an old Talmudic legend, when Moses raised his staff at the Red Sea and commanded the waves to part, the waters did not immediately [illegible]. In the distance, the Egyptian armies advanced with murder in their eyes. Again, Moses commanded the sea to part. Still nothing happened. The children of Israel, crowded at the shore, were caught between a watery grave or death on the blade of an Egyptian sword. One final time, Moses ordered the sea to part. But this time, a man quietly jumped knee-deep into the water and started to walk. Then the waters finally divided—they were unable to resist such faith.

Moral: Faith always precedes the miracle. It wasn't raining when Noah built the Ark. Nor was Lee Iacocca sure he could pull Chrysler back from the brink. But both were willing to jump when challenged.

So I challenge you to jump. You can rise to the challenge. Don't be afraid of failure. See the good in every setback. Be prepared to fail your way to success. Look before you leap, certainly. But—for heaven's sake—LEAP! And happy landings.

For more information about "The Challenge," write me at PARADE, 750 Third Ave., New York, N.Y. 10017.

LIVE THE LIFE YOU'D LIKE TO LIVE!
BE THE PERSON YOU'D LIKE TO BE!



THE FUTURE BELONGS TO THE DREAMERS—

To those who dream dreams, then follow through with the dedication and hard work, spurred on by joy-in-living and faith-in-self to make those dreams come true! Those who excell are those who take the time and make the effort to learn what they need to know, to acquire basic skills through practice, who visualize success and do not fear failure. They are unafraid to experiment, to attempt things never done before. Therefore, it is to them the future belongs; they're earning it right now!

LIVE THE LIFE YOU'D LIKE TO LIVE!

1st — Choose a job you'll love!
2nd — Pay your dues! Learn whatever you need to do the job well. Plan & prepare — Master the essentials!
3rd — Take a chance on yourself. Take risks! Don't fear failure; plan for success — Don't be afraid to try something new!

4th — Relax into your job. You chose a job you can love. You mastered the basics, you experiment with new things: Now have fun!
5th — Don't agonize — over things that go wrong that are out of your control — utilize the time you're delayed to relax or plan ahead.
6th — Control stress — Stress under your control is extra energy that can help you excel.
7th — Take breaks — Physical breaks that get you away from your work for a brief period often bring you renewed energy and concentration when you return to the task at hand.
8th — Trust in yourself! You're on the way to success! And you're happier, too, aren't you?
NOW, GO BE THE BEST THAT YOU CAN BE AT WHATEVER YOU CHOOSE TO DO — HAVE A GOOD LIFE!

German Village
Groveport

THE COLUMBUS DISPATCH

ednesday, April 29, 1987

Former welfare mom helps others succeed in business

By Beth Bohley
Of The NeighborNews Staff

Statistics would forecast only failure for a single mother and small children living in poverty.

In 1978 Connie Spruill fit those tistics. Recently divorced, she and two children lived in government-subsidized housing and applied for food stamps to supplement her $6,200-a-r income.

"I didn't like the stigma of being a reotypical single mother who uldn't provide for her family," said the South Side resident.

After discovering that a man she s training earned more than twice r wages, Spruill left her job to start r own business.

Spruill was determined to succeed. She took inspiration from a favorite ote by Henry Ford, "Failure is an portunity to begin again more intelently."

She started her own wholesale lumer business and became a competitor to her previous employer. "I saw a need the market that was not being met. at is how I built my business."

"I learned to be creative, to make things work for me. When the bank wouldn't give me a loan for operating pital, I negotiated lines of credit om lumber suppliers," she said.

"I started bidding on $100,000 projects because $2,000 projects were not going to give me the kind of income I eeded to raise my daughters and get f public assistance."

In one year Spruill quadrupled her come in the male-dominated industry.

"When you are in business, you eed to have people who are supportive f your goals in business," she said. pruill found that men in the industry were not supportive of women.

In 1980 she started a newsletter to elp women in the construction industry form a network. "I was looking for mentor. I ended up being a mentor because the women I encountered were having the same problems I had experienced."

As a result, Spruill organized the Association of Business and Professional Women in Construction. She set up seminars, training and business counseling for members of this national group. Spruill also helped members develop plans for new and established businesses.

At the time Spruill didn't realize she was developing skills that would lead her into another successful business.

The idea of starting a different business began to germinate when someone told Spruill she was a good business consultant and asked if she had considered doing it full time.

Shortly thereafter the lumber industry was in a slump. In 1983, Spruill made the transition into the business of training and consulting when she started Attitude Marketers Unlimited Inc.

NeighborNews photo by Gordon Kuster

Connie Spruill's company has motto: 'Your success is our business'

The corporation specializes in management and human resources training. "We work with small businesses to write or rewrite business plans, analyze human resource problems or train dislocated workers," she said. "Our training is customized to fit an individual or company's needs," she said.

Spruill began the business as a one-woman operation, Today she has four full-time and three part-time employees at the firm's Brice office.

Since 1985 she has trained 113 dislocated workers to start their own businesses. "Our clients have successfully launched about 66 businesses," she said.

Spruill is a good role model. Having lived through the hard times many of her clients are experiencing, she teaches more than theory. "What we teach is not something you learn from a book. We show people their own potential," she said.

She tells her clients, "Don't give thought to the idea that you might fail, because as soon as you do, it is going to happen. You have to believe in yourself. Believe that you will succeed."

Spruill said, "I can't fail because then someone will say, 'If she had finished college then she could have handled the situation.' I have never had time to finish my degree because I am too busy making money."

Spruill said the way to reach goals is to write them down and visualize them every day. She also suggests writing down obstacles to those goals and methods of dealing with the obstacles.

For anyone who doubts the effectiveness of this method of achieving goals, Spruill gives examples of how it has worked for her.

When she started her business in the lumber industry, Spruill set a goal for herself to make a six-figure income and have a net worth of $1 million by time she was 40 years old. With three years to go, there is little doubt she will reach that goal.

The mental aspects of her job are also rewarding. "My best income is psychic. I enjoy helping people succeed. Our motto is 'Your success is our business'," she said.

Please see
SPRUILL next page

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SPRUILL continued from 1

Spruill said she is not satisfied unless she is doing something to help open doors for other women. She has continued to lobby government officials to make them aware of the problems women experience.

In April she received a proclamation from Mayor Dana. G. Rinehart recognizing the significance of women entrepreneurs in creating jobs and contributing to a competitive market.

In 1984, she received the Mayor's Voluntary Service Award for her lobbying efforts to open doors for women in the construction industry.

Spruill is proud of these awards, however, she feels a special loyalty toward helping women on public assistance. "I feel I owe them. That is where I was in 1978. People who have never been a victim of poverty or abuse look down on women in these situations," she said.

"Society deflates their self confidence. I want to help them become self-employed individuals who not only pay taxes, but create jobs for other people," she said.

"You are a better person if you have to fight and struggle for success. That is what will make these women good business owners. They know how to survive and improvise," she said.

Spruill would like women on public assistance to contact her to provide information for a survey she is preparing to take to government officials in Washington, D.C. "I want to know how they feel about becoming self-employed," she said. Call Spruill at 866-8746 or write to Attitude Marketers Unlimited, Inc. at 2885 Brice ,Rd., Brice, Ohio 43109.

Spruill said by the year 2000, experts are predicting nearly all of the poverty-stricken population will be single mothers with small children.

"I am going to stop that," she said. To reach her goal and decrease the number of single mothers living in poverty the government will have to direct money to the problem, she said.

—With Spruill on their side, once again, the statistics may be wrong.

ENTREPRENEURIAL PRE-TEST

1 Which of the following areas is not considered part of an employee benefit package?

a. Vacation
b. Sick Leave
c. Health/Life Insurance
d. Unemployment Insurance

2 When preparing a business plan, emphasis should be placed on:

a. How the industry runs similar businesses
b. How you will run your business
c. How your various professional advisors suggest you run your business

3 Fifteen minute employee rest periods must be granted to employees twice daily.

a. True
b. False

4 The importance of a written "Sale of Partnership Interest" or "By-Sell" agreement is?

a. To be able to sell your share to anyone
b. To protect all parties in the event any partner or partners wants to get out of the business
c. To provide for the spouse of a deceased partner

5 When describing your product or service, in the business plan, you should

a. Be as general as possible
b. Be as specific as possible
c. Describe as many related products/services as you can

6 What is the function of public relations for a small business?

a. Promoting goodwill
b. Handling internal communications
c. Creating or reinforcing an image
d. Promoting and planning events

7 When should small businesses schedule news release distribution?

a. Once a month
b. Weekly
c. Upon introduction of new service/product
d. Upon opening of business
e. Never

8 What is meant by the term "sources and uses of fund"?

a. Where the funds came from and how they were used
b. The name of the bank you use and in which state it is located.

9 A partner is personally liable:

a. Only to the extent of his/her investment in a limited partnership
b. For all liabilities of a limited partnership
c. For none of the liabilities of a limited partnership
d. Only for contractual liabilities of a limited partnership

10 Employment work standards shall be established by

a. Employees
b. Management
c. Employee/Management
d. Fair Labor Standards Act

11 Your Business Plan should be designed to:

a. Provide a blue print for the future
b. Impress your banker
c. Be convertible to a brochure

12 Which of the following is not a characteristic of a partnership?

a. Limited duration of existence
b. Partners taxed directly for income (loss) of a partnership
c. Any partner can act to legally bind the partnership
d. Limited liability of partners for acts of the partnership

13 Probationary periods for new employees may not exceed thirty (30) days

a. True
b. False

14 When preparing a business plan, it should be:

a. Modified or changed periodically
b. Sufficient to last five (5) years
c. General enough to be adaptable to all circumstances

15 The best time to deposit withholding taxes is?

a. When you issue payroll
b. When it is due
c. Quarterly
d. Annually

16 What is an asset?

a. Something of value
b. The break-even point of your business operations
c. Anything convertible to cash within 24 hours

17 Applicants for employment with your company must provide information relative to age, religion, sex, national origin and marital status when applying for work.

a. True
b. False

18 What is a liability?

a. Something you owe
b. The break-even point of your business operations
c. Anything not convertible to cash within 24 hours

19 What materials should every new business have to assist with image development?

a. Stationery
b. Business cards
c. Information literature
d. All of the above

20 Which of the following is an advantage of sole proprietorships?

a. Owning the business alone generally limits the owner's liability to his investment
b. Decision-making is the sole responsibility of the owner
c. Evidence of ownership tends to be more tangible than in other forms of business
d. The business has perpetual life

21 All of the following describe proprietorships, EXCEPT:

a. Proprietorships legally end at the death of the proprietor
b. Proprietorships offer more flexibility of operation to the owner than do corporations or pertnerships
c. Proprietorships are heavily regulated by the states
d. Proprietorships are the most abundant form of business in North America

22 Which of the following is/are true about sole proprietorships?

a. There is always a ready market for the business
b. They are not a separate tax entity, but part of the owner's overall assets
c. Their stock is susually traded on the various exchanges

23 The largest single source of secondary marketing data is?

a. An advertising agency
b. A university
c. The federal government
d. A foundation

24 A proprietor is personally liable for?

a. The contractual liabilities of his/her business
b. All liabilities of his/her business
c. Only the tort liabilities of his/her business
d. Only to the extent of his/her investment in his/her business

25 A partner is personally liable for?

a. Only the contractual liabilities of the partnership
b. All liabilities of the partnership
c. Only the tort liabilities of the partnership
d. Only to the extent of his/her investment in the partnership

26 A shareholder is personally liable for?

a. Only to the extent of his/her investment in a corporation
b. All liabilities of a corporation
c. None of the liabilities of a corporation
d. Only contractual liabilities of a corporation

27 Original information collected for a specific purpose defines:

a. Secondary data
b. Telephone interviews
c. Basic records
d. Primary data

28 One of the methods used to collect primary data is?

a. Research firm
b. Surveys
c. State government
d. Library card catalog

29 The death of a sole proprietor

a. Can force the liquidation of a life's work just to pay estate settlement costs
b. Is of little concern to the business since it continues legal existence and life
c. Poses no problems for the deceased's heirs since the businesses probably passes to them
d. All of the above

30 Which of the following is a characteristic of a corporation?

a. Limited duration of existence
b. Shareholders taxed directly for income (loss) of the corporation
c. Any shareholder can act to legally bind the corporation
d. Limited liability of shareholders for acts of the corporation

31 Business owners may get marketing information by becoming members of?

a. A political party
b. A board of director
c. A trade association
d. A parent company

32 In dealing with Proforma statements how many years worth of figures should be incorporated into your "Financial Package or Business Plan"?

a. 3 years
b. 20 years
c. 5 years
d. 3-5 years

33 To find out how many senior citizens live in Hyde Park and South Shore, see:

a. Survey of Current Business
b. Chicago Statistical Abstract
c. Census of Population
d. Census of Retail Trade

34 Which of the following characteristics do limited partners have in common with shareholders?

a. Unlimited personal liability for liabilities of the partnership
b. Authority to legally bind partnership
c. Right to share in management of partnership
d. Direct taxation of income (loss) of partnership

35 The major reason for doing market research is to?

a. Determine potential market share
b. Put down the competition
c. Attract investors

36 One useful outside source of secondary information is?

a. Customer orders
b. Accounting department
c. Library materials
d. Service records

37 Which of the following characteristics do limited partners have in common with shareholders?

a. Limited personal liability for the liabilities of the business
b. Authority to legally bind the business
c. Right to directly manage the business
d. Direct taxation of income (loss) of the business

38 Which of the following characteristics do shareholders of a general business corporation not have in common with the shareholders of a "Subchapter S" corporation?

a. Limited personal liability for the liabilities of the corporation
b. Right to elect directors of the corporation
c. Subject to "double taxation" on the income of the corporation distributed to the shareholders
d. Right to receive dividends when declared by the board of directors

PRE-TEST ANSWER KEY

Question	Answer
1	d
2	b
3	b
4	b
5	b
6	a,c,d
7	c,d
8	a
9	a
10	b
11	a
12	d
13	b
14	a
15	a or c
16	a
17	b
18	a
19	d
20	b
21	c
22	b
23	c
24	b
25	b
26	a
27	d
28	a or b
29	a
30	d
31	c
32	d
33	b
34	x(delete)
35	a
36	c
37	a
38	c

PAYROLL TAX SCHEDULE

please request one from your IRS district office. There [illegible] coupons and a reorder form in each book [illegible] the coupons can be used to deposit any type of tax for any tax year. Please see the instructions in the coupon book for additional information.

Rules When Your Deposits Are Due.—The amount of taxes you owe determines the frequency of deposits. You owe these taxes when you pay the wages, not when your payroll period ends. The rules below tell you how often to deposit taxes. For examples, see Circular E.

(1) Less than $500 at the end of a quarter.—If at the end of the quarter your total undeposited taxes for the quarter are less than $500, you do not have to deposit the taxes. You may pay the taxes to IRS with Form 941, or you may deposit them by the due date of the return.

(2) Less than $500 at the end of any month.—If at the end of any month your total undeposited taxes are less than $500, you do not have to make a deposit. You may carry the taxes over to the following month within the quarter.

(3) $500 or more but less than $3,000 at the end of any month.—If at the end of any month your total undeposited taxes are $500 or more but less than $3,000, you must deposit the taxes within [illegible] days after the end of the month.

Exception: If this occurs at the end of a month in which you made a deposit of $3,000 or more, carry over the amount to the next month. Follow rules [illegible] and 4 to determine when the next deposit is required. However, if this occurs in the last month of a quarter, deposit any balance due of $500 or more but less than $3,000 by the end of the next month. Any balance due of less than $500 can be paid with the return (see rule 1).

(4) $3,000 or more at the end of any eighth-monthly period.—If at the end of any eighth-monthly period your total undeposited taxes are $3,000 or more, deposit the taxes within 3 banking days after the end of that eighth-monthly period. Do not count as banking days local holidays observed by authorized financial institutions, Saturdays, Sundays, and legal holidays.

Note. *Deposits of $20,000 or more which are made by taxpayers required to deposit taxes more than once a month must be received by the due date to be timely. See Circular E for details.*

You will be considered to meet rule 4 if:

- You deposit at least 95% of the tax liability for that eighth-monthly period within 3 banking days after the end of that period; and
- You deposit any underpayment as follows:

(a) If an eighth-monthly period is in the first or second month of the quarter, you deposit the underpayment with the first deposit that is required to be made after the 15th of the following month.

(b) If an eighth-monthly period is in the last month of the quarter, you deposit any underpayment of $500 or more by the due date of the return. (Any underpayment less than $500 can be paid with Form 941 as explained in rule 1.)

Only check the first box at the top of the Record of Federal Tax Liability if you are making deposits using the 95% rule.

Exception to rule 4.—If this is the first time you are required to make a deposit within 3 banking days after the end of an eighth-monthly period, you may deposit the taxes by the 15th day of the next month (instead of within 3 banking days after the eighth-monthly period) if you meet all of the following conditions: You were not required to deposit taxes for any eighth-monthly period during the 4 quarters preceding the current quarter; you were not required to deposit taxes for any eighth-monthly period during earlier months of this quarter; and your total undeposited taxes at the end of any eighth-monthly period during the month are less than $10,000.

Check the second box at the top of the Record only if you qualify for this exception to rule 4 and attach a statement showing your net taxes for each of the last 4 calendar quarters.

Line 1—Number of employees.—Complete for the January-March calendar quarter only. Do not include household employees, persons who received no pay during the pay period, pensioners, or members of the Armed Forces. If you have only household employees in the pay period, enter -0-.

Line 2.—Enter the total of all wages paid, tips reported, taxable fringe benefits provided, and other compensation paid to your employees, even if you do not have to withhold income or social security taxes on it. Do not include pensions, annuities, third-party sick pay, supplemental unemployment compensation benefits, or gambling winnings, even if you withheld income tax on them.

Line 3.—Enter the income tax you withheld on wages, tips, taxable fringe benefits, annuities, third-party sick pay, supplemental unemployment compensation benefits, and gambling winnings on line 3. Report the amount in whole dollars if you withheld tax in whole dollars.

Line 4—Adjustment of withheld income tax.—Use line 4 to correct errors in income tax withheld from wages paid in earlier quarters of the same calendar year. Explain any amount on Form 941c or attach a statement that shows: (a) what the error was, (b) quarter in which the error was made, (c) the amount of the error for each quarter, (d) quarter in which you found the error, and (e) how you and your payees have settled any overcollection or undercollection. Do not use this line to adjust income tax withholding for earlier years.

Line 5—Adjusted total of income tax withheld.—Add line 4 to line 3 if you are reporting additional income tax withheld for an earlier quarter in this calendar year. Subtract line 4 from line 3 if you are reducing the amount of income tax withheld.

Line 6—Taxable social security wages.—Enter the total wages subject to social security taxes that you paid your employees during the quarter. Include the employee social security tax and the employee State unemployment compensation tax you paid for your employees rather than deducting it from their wages. Also include any sick pay and taxable fringe benefits subject to social security taxes. Enter the amount before deductions. Do not include tips on this line. Stop reporting when an employee's wages (other than tips) reach $42,000 for 1986. However, continue to withhold income tax for the whole year on wages and tips even when the social security wage base of $42,000 is reached.

Line 7a—Taxable tips.—Enter all tips your employees reported during the quarter, until tips and wages for each employee reach $42,000 in 1986. Do this even if you were not able to withhold the employee tax (7.15%). An employee must report to you cash tips, including tips you paid the employee for charge customers, totaling $20 or more in a month by the 10th of the next month. The employee may use Form 4070 or a written statement. Do not include allocated tips on this line. Instead, report them on **Form 8027,** Employer's Annual Information Return of Tip Income and Allocated Tips. Allocated tips are not reportable on Form 941 and are not subject to withholding of income or social security taxes.

Line 7b—Tips deemed to be wages.—If you have employees who receive and report $20 or more of tips a month and you are subject to the minimum wage laws of the Fair Labor Standards Act, you may have to pay more social security tax. If you pay these employees wages (not including any tip credit) that are less than the Federal minimum wage, you must pay employer social security tax on the difference between the Federal minimum wage and the wages you paid. This amount is tips deemed to be wages. Enter it on line 7b and multiply by 7.15%.

Line 7c—Taxable hospital insurance wages.—Federal government employers must use this line to report wages subject only to the hospital insurance tax and the combined employer-employee tax. Do not report more than $42,000 of wages for an employee for 1986. The combined tax rate is 2.9%.

Line 9—Adjustment of social security taxes.—Use line 9 to correct errors in social security taxes reported on an earlier return, or to correct errors in credits for overpayments of penalty or interest paid on tax for an earlier quarter. If you report both an underpayment and an overpayment, show only the difference. Except for fractions of cents, or third-party sick pay, explain any amount on line 9 on Form 941c, or attach a statement that shows: (a) what the error was, (b) ending date of each quarter in which the error was made, and the amount of the error, (c) quarter in which you found the error, (d) that you repaid the employee tax or got each affected employee's written consent to this refund or credit, if the entry corrects an overcollection, and (e) if the entry corrects social security tax overcollected in an earlier year, that you got from the employee a written statement that he or she has not claimed and will not claim a refund or credit for the amount.

Enter on Form 941c or include in the statement the total wages or tips for all your employees as previously reported and as [illegible] corrected. You can get Form 941c from IRS.

Adjustments of tax on tips.—Include on line 9 the total uncollected employee social security tax for line 7a. Also include the total adjustments where employee tax does not apply to amounts on line 6. Attach a statement explaining each adjustment. (See Circular E for details.)

Adjustment of tax on third-party sick pay.—Deduct on line 9 the social security tax on third-party sick pay for which you are not responsible, and write "Sick pay" in the margin.

Fraction of cents.—If there is a difference between the total tax on line 8 and the total deducted from your employees' wages or tips because of fractions of cents added or dropped in collecting the tax, report the difference on line 9. If this difference is the only entry, write "Fractions only" in the margin.

Line 10—Adjusted total of social security taxes.—Add line 9 to line 8 if you are reporting additional taxes for an earlier quarter. Subtract line 9 from line 8 if you are reducing the amount of taxes reported for an earlier quarter, or claiming credit for overpayments of penalty or interest paid on tax for an earlier quarter.

Line 11—Backup withholding.—Enter the income tax withheld as backup withholding.

Line 12.—Use line 12 to correct errors in backup withholding tax for earlier quarters of this year.

Line 17—Total deposits for quarter.—Enter the total deposits for the quarter including backup withholding reported on Schedule A (Form 941) and any overpayment applied from the previous quarter.

Line 18—Balance due.—If you deposited all taxes when due, any balance will be less than $500. Enter your EIN, "Form 941," and the tax period to which the payment applies on your check or money order.

Line 19—Overpayment.—If you deposited more than the correct amount for a quarter, you can have the overpayment refunded or applied to your next return.

Signature.—Be sure to sign the return.

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BEST COPY AVAILABLE

Forms of Doing Business

There are five primary forms of doing business that may be appropriate for your small business. The five forms are described briefly below. You should seek competent tax and legal advice to complete the steps.

Sole Proprietorship:

Your business is completely owned and operated by you. You own all assets and are entitled to all profits that may be produced, but you also are responsible for all liabilities and must suffer the consequences of all losses that may result. It is extremely easy to start this type of business and there are no taxes other than your individual income taxes.

General Partnership:

Your business is owned and operated by you and at least one other person. Together you share profits and losses and the assets and liabilities according to a written partnership agreement, recommended but not required, or an oral understanding. You and your partners have legal liability for one another's acts. Partners pay income taxes on their individual shares of the profits, but no tax on the partnership.

Limited Partnership:

This form of doing business is similar to a general partnership, but there are two types of partners—general and limited. Limited partners are limited in legal liability to an amount based on their capital contribution to the business.

Regular Corporation:

A corporation is a separate legal entity formed by you alone or in conjunction with other owners. A corporation must have articles of incorporation and bylaws. You normally need a lawyer to properly establish a corporation. A corporation can do business in its own name, separate from you and the other owners. Owners are usually limited in their liability to an amount based on their investment in stock. Corporations must pay corporate income taxes and the owners must pay individual taxes on any salaries or dividends they receive from the corporation.

Chapter S Corporation:

This is a special corporation—like a regular corporation in all legal aspects—in which the owners are taxed like the owners of a partnership.

Step 1: Identify advantages and disadvantages of each form.

Step 2: Determine the form of doing business you will use.

Session Nine:

1. Discussed available resources from:
   - o DCCA's One Stop Permit Center
   - o SBA (Small Business Administration)
   - o Capital Area Small Business Development Center
   - o Lincoln Library
   - o Sangamon State University
   - o Lincoln Land Community College
   - o State Library
   - o City Clerk's Office
   - o Zoning Commission
   - o Chamber of Commerce
2. Participants shared personal accomplishments

Interim Tasks for Participants

- o Contact the appropriate agency, and find out the answer(s) to their particular question(s)
- o Call the One Stop Permit Center and request relevant materials for delivery
- o Keep track of personal accomplishments

Session Ten:

1. Guest Speaker - Department of Labor Wage and Earnings Division
   - o Discussed payroll and taxes
   - o Explained simple procedures necessary to file payroll taxes
   - o Pointed out problem areas common to many business owners
   - o Handed out numerous pamphlets
2. Participants shared personal accomplishments

Interim Tasks for Participants

- o Continue to keep track of accomplishments

Session Eleven:

1. Participants shared their feelings about progress in starting a business. Talked about the joys and frustrations encountered.
2. Discussed personal accomplishments

Interim Tasks for Participants

- o Review Job Hunting Map - note where interests and skills are
- o Continue listing personal accomplishments

Session Twelve:

1. Guest Speaker - Capital Area Small Business Development Center
    - Discussed the importance of a business plan
    - Showed a film entitled "The Business Plan"
    - Handed out booklets explaining and outlining a business plan:
        1. "Starting A Business"
        2. "Business Plan for Small Service Firms"
        3. "Checklist for Going Into Business"
        4. "Business Plan Worksheet"
2. Participants shared information received from One Stop Permit Center
3. Personal Accomplishments

Interim Tasks for Participants

- Begin filling out business plan worksheet
- Keep list of personal accomplishments

Session Thirteen:

1. Guest Speaker - IRS
    - Explained tax requirements governing small businesses
    - Shared information about Taxpayers Assistance Hotline
    - Handed out booklets and forms. Explained when and how to use them.
    - Encouraged participants to go to IRS and get one-on-one assistance
2. Personal Accomplishments

Interim Tasks for Participants

- Seriously work on business plan
- Keep list of personal accomplishments

Approval No. 3-
Expiration Date: 11-30-84

BUSINESS PLAN

Applicant ____________________
City & State ____________________
____

This "abreviated" business plan is not all inclusive. More detailed publications are available from the U.S. Small Business Administration. The Management Assistance Personnel in the district office will provide more comprehensive business plans for your type of business or assist you in completing this form should you request it.

Use a separate sheet if necessary in answering questions to Part I. Some answers, such as number 8, should identify what standards you have investigated and which ones you must conform to in your type of business. Part II must be completed by all applicants for direct EOL or 7(a) loans. Part III must be completed whenever such a direct loan application is to start a new business or in the other situations listed in that Part.

PART I

LOCATION

1. Why did you select your present or the proposed location?

2. Is the neighborhood: ☐ new ☐ established ☐ residential ☐ commercial

3. Who will be your customers and why will they come to you at this location?

4. What parking facilities are available to you? Will they be adequate?

5. What are the terms of your lease (enclose a copy of the lease), or the terms of your mortgage?

6. What is the physical condition of the building? ☐ good ☐ fair ☐ poor

7. What competition do you have in this location? How close?

8. Have you determined whether your building complys with local building codes and zoning ordinances. Occupational Health and Safety Regulations? Environmental Protection (air, water, and noise) Regulations? Others?

9. What licenses or permits are you required to have to start operations?

PRICING AND ADVERTISING

10. Your merchandise will fall into what price range? ☐ high ☐ medium ☐ low

11. Will you sell only for cash? ☐ yes ☐ no

12. If you offer credit, will your prices have to be higher?

13. How do your prices compare with your competitors? If yours are higher, why will people buy from you?

14. What type of advertising will your use ☐ radio ☐ TV ☐ handbill ☐ newspaper ☐ other (specify) ________
Why? How often? How much will it cost?

PART II PROJECTED CASH FLOW

1. Your Investment	$				
2. Less Start-Up Costs					
3. Remainder (*)	$				
	1st Month	2nd Month	3rd Month	4th Month	5th Month
4. Beginning Cash	$				
Plus: Cash Sales					
Collections of A/R's					
Loans and other cash income					
5. Total Available Cash	$				
Purchase of Inventory					
Employee Wages-Gross					
Payroll Taxes, etc.					
Outside Services					
Office Supplies					
Repairs and Maint.					
Advertising					
Car, Delivery, & Travel Exp.					
Acct'g, Legal, Etc.					
Rent					
Telephone					
Utilities					
Insurance					
Real Estate Taxes					
Interest on term loans					
Other Expenses					
6. Total Expenses	$				
#5 less #6	$				
Less Owner's Withdrawals					
7. Balance	$				
Less payments due on fixed (term) payment loans					
Other loan payments					
8. Ending Cash (**)	$				

(*) This figure represents the beginning cash for the first month.
(**) The ending cash for one period is the beginning cash for the next month.
(***) This column must agree with projected income statement.

PROJECTED CASH FLOW (con't)

6th Month	7th Month	8th Month	9th Month	10th Month	11th Month	12th Month	Total (***) 1-12 Months

PART III START-UP COSTS

Whether you are starting a new business, moving to a new location, opening a new branch, or expanding your business, you will have some "start-up" or one-time expenses. In all applications for such purposes, complete the appropriate items below and transfer the total to Part II.

1. Real Estate, Furniture, fixtures, machinery, equipment:

    a. Purchase Price (If paid in full with cash) $ ____________________

    b. Cash Down Payment (If purchased on contract) $ ____________________

    c. Transportation and Installation Costs $ ____________________

2. Starting Inventory $ ____________________

3. Decorating and Remodeling $ ____________________

4. Deposits

    a. Utilities $ ____________________

    b. Rents $ ____________________

    c. Other (Identify) $ ____________________

5. Fees

    a. Legal, Accounting, Other $ ____________________

    b. Licenses, Permits, etc. $ ____________________

    c. Other (Identify) $ ____________________

6. Initial Advertising Costs $ ____________________

7. Accounts Receivable (__days sales) $ ____________________

8. Salaries and owner's draw until store opens for business $ ____________________

9. Other $

Session Fourteen:

1. Participants shared problems encountered when working on business plans and reported on progress
2. Answered individual questions
3. Participants worked on business plans
4. Participants shared personal accomplishments (This activity no longer needs to be prompted. Participants are very eager to share)

Interim Tasks for Participants

- Follow through with action steps agreed-upon to overcome individual problems
- Continue working on the plan
- Continue to list accomplishments

Session Fifteen:

1. Personal accomplishments
2. Discussed advertising and insurance needs for businesses
3. Answered questions

Interim Tasks for Participants

- Work on business plans
- Continue to list accomplishments

Session Sixteen:

1. Personal accomplishments
2. Continued discussion on advertising
3. Answered individual questions
4. Discussed participant's problems with their business plans
5. Worked on business plans and goal setting

Interim Tasks for Participants

- Forge ahead with business plans
- List personal accomplishments

Session Seventeen:

1. Participants shared accomplishments
2. Verbal progress reports on business plans
3. Discussed commitment to business endeavcr, support systems, and organizational skills
4. Discussed setting up business files

Interim Tasks for Participants

- Participants were urged to work harder on developing business plans
- Do some serious soul searching and answer honestly if you're cut out to be an entrepreneur. Are you willing to make necessary sacrifices and commitment?
- Keep list of personal accomplishments

Session Eighteen:

Canceled. Scheduled speakers were from a public relations firm and a major local bank.

Program Coordinator drafted and sent letter and called or left messages for participants. Refreshed their memories about the contract pertaining to attendance, etc.

Session Nineteen:

1. Guest Speaker - Accounting firm
   - Discussed simple accounting, bookkeeping procedures, organizational needs and the importance of following tax requirements
   - Shared information about Illinois CPA Society which provides free or low cost service to small business firms
   - Distributed pamphlets: "Starting A Business," "Business Records," "Business Statements," "Business Taxes," and "Using Outside Help"
2. Participants shared accomplishments and entrepreneurial goals

Session Twenty:

1. Guest Speaker - IBM Representative
   - Demonstrated applications of a computer in a small business. Discussion.
2. Personal accomplishments
3. Business goals

Session Twenty-One:

1. Post-test
2. Certificates of Completion
3. Participants shared their plans on how they intend to proceed without the classroom structure
4. Discussed the possibility of a support group for continuing and new participants
5. Informed participants of availability of services continuing past graduation

POST-TEST

HO 9-4

Are You Ready to Become an Entrepreneur?

The Small Business Administration (SBA) has developed some questions to help you think about what is needed to become a successful entrepreneur. Answer each question. If the answer is YES, you are on the right track. If you answer NO, you have some work to do.

	YES	NO
WHAT ABOUT YOU?		
• Are you the kind of person who can get a business started and run it successfully?	____	____
• Think about why you want to own your own business. Do you want it badly enough to work long hours without knowing how much money you'll end up with?	____	____
• Does your family go along with your plan to start a business of your own?	____	____
• Have you worked in a business similar to the one you want to start?	____	____
• Have you worked for someone else as a supervisor or manager?	____	____
• Have you had any business training in school?	____	____
WHAT ABOUT THE MONEY?		
• Have you saved any money?	____	____
• Do you know how much money you will need to get your business started?	____	____
• Have you figured out whether you could make more money working for someone else?	____	____
• Have you determined how much of your own money you can put into the business?	____	____
• Do you know how much credit you can get from your suppliers—the people from whom you will buy?	____	____
• Do you know where you can borrow the rest of the money needed to start your business?	____	____
• Have you figured out your expected net income per year from the business? (Include your salary and profit on the money you put into the business.)	____	____

SOURCE Small Business Administration *Small Marketers Aid No 71* (Washington, DC Small Business Administration, 1975)

Are You Ready to Become an Entrepreneur?—*Continued*

	YES	NO
• Can you live on less than this so that you can use some of it to help your business grow?	___	___
• Have you talked to a banker about your plans?	___	___
SELLING		
• Have you decided on a selling plan?	___	___
• Do you know how to get customers to buy?	___	___
• Have you thought about the selling techniques that make customers want to buy from some salespersons while others turn them off?	___	___
YOUR EMPLOYEES		
• If you need to hire someone to help you, do you know where to look?	___	___
• Do you know what kind of person you need?	___	___
• Do you know how much to pay?	___	___
• Do you know what benefits to provide?	___	___
• Do you have a plan for training your employees?	___	___
• Do you have a work plan for yourself and your employees?	___	___
CREDIT FOR YOUR CUSTOMERS		
• Have you decided whether to let your customers buy on credit?	___	___
• Do you know the good and bad points about joining a credit card plan?	___	___
• Can you tell a "deadbeat" from a good credit customer?	___	___
• Have you talked with other business owners in the area about what they think of the business?	___	___
• Have you talked with the company's suppliers?	___	___
• Have you talked to a lawyer about it?	___	___
ADVERTISING		
• Have you decided how you will advertise (newspapers, posters, handbills, radio, mail)?	___	___

Are You Ready to Become an Entrepreneur?—*Continued*

	YES	NO
• Do you know where to get help with your ads?	____	____
• Have you watched how other similar businesses get people to buy?	____	____
THE PRICES YOU CHARGE		
• Can you determine what you should charge for each product or service you sell?	____	____
• Do you know what other businesses like yours charge?	____	____
BUYING		
• Do you know how to find out what your customers want?	____	____
• Will your inventory records tell you when it is time to reorder and how much to order?	____	____
• Will you buy most of your stock from a few suppliers rather than a little from many, so that those you buy from will want to help you succeed?	____	____
• Have you made plans for protecting your business against thefts of all kinds (shoplifting, robbery, burglary, stealing by employees)?	____	____
• Have you talked with an insurance agent about what kinds of insurance you need?	____	____
BUYING A BUSINESS FROM SOMEONE ELSE		
• Have you made a list of what you like and don't like about buying a business someone else has started?	____	____
• Are you sure you know the real reason why the owner wants to sell that business?	____	____
• Have you compared the cost of buying the business with the cost of starting a new business?	____	____
• Are the stock/equipment/fixtures up to date and in good condition?	____	____
• Is the building in good condition?	____	____
• Will the owner of the building transfer the lease to you?	____	____
• Have you talked with other business people in the area to see what they think of the business?	____	____

Are You Ready to Become an Entrepreneur?—*Continued*

	YES	NO
• Have you talked with the company's suppliers?	____	____
• Have you talked with a lawyer about it?	____	____
YOUR RECORDS		
• Have you planned a system of records that will enable you to keep track of your income and expenses, what you owe other people, and what other people owe you?	____	____
• Can you keep track of your inventory so that you will always have enough on hand for your customers, but not more than you can sell?	____	____
• Have you figured out how to keep payroll records and take care of tax reports and payments?	____	____
• Do you know what financial statements you should prepare?	____	____
• Do you know how to use these financial statements?	____	____
• Do you know an accountant who will help you with your records and financial statements?	____	____
YOUR BUSINESS AND THE LAW		
• Do you know what licenses and permits you need?	____	____
• Do you know what business laws you have to obey?	____	____
EQUIPMENT AND SUPPLIERS		
• Do you know what equipment and supplies you will need and how much they will cost?	____	____
• Can you save some money by buying secondhand equipment?	____	____
YOUR MERCHANDISE/SERVICES		
• Have you decided what products/services you will sell?	____	____
• Do you know how much or how many of each product you will need to buy in order to open your business?	____	____
• Have you found suppliers who will sell you what you need at a good price?	____	____
• Have you compared the prices and credit terms of different suppliers?	____	____

Are You Ready to Become an Entrepreneur?—*Continued*

	YES	NO
HOW ABOUT A PARTNER?		
• If you need a partner who has money or know-how you need, do you know someone who will fit—someone with whom you can get along?	____	____
• Do you know the good and bad points about going it alone, having a partner, and incorporating your business?	____	____
• Do you know a lawyer to whom you can go for advice and help with legal papers?	____	____
• Have you talked to a lawyer about it?	____	____
WHAT ABOUT YOUR CUSTOMERS?		
• Do most businesses in your community seem to be doing well?	____	____
• Have you tried to find out how well businesses similar to the one you want to open are doing in your community and in the rest of the country?	____	____
• Do you know what kind of people will want to buy what you plan to sell?	____	____
• Do such people live in the area where you want to open your business?	____	____
• Do you feel they need a business like yours?	____	____
• If not, have you thought about opening a different kind of business or going to another neighborhood?	____	____
YOUR BUILDING		
• Have you found a good location for your business?	____	____
• Will you have enough room when your business "gets going"?	____	____
• Will you have adequate parking facilities?	____	____
• Can you fix the building the way you want to without spending too much money?	____	____
• Can potential customers get to it easily from parking spaces, bus stops, or homes?	____	____
• Have you had a lawyer check the lease and zoning?	____	____

Participant Course Evaluation

	Very Much	Quite a Bit	Some but Not Much	Very Little	Comments
Were you interested in this course?					
Did you feel that the group was interested in this course?					
Did you learn any new facts or get any new ideas?					
Did you change any of your previous opinions about starting your own business as a result of this course?					
Were your previous opinions confirmed or strengthened?					
Do you think the group accomplished its goal as a result of this course?					
Was the instructor sufficiently prepared?					
Would the course have been better if some parts had been left out? What parts?					

HO 10-1

Participant Course Evaluation—*Continued*

	Very Much	Quite a Bit	Some but Not Much	Very Little	Comments
Did you find the social atmosphere of the course congenial and enjoyable?					
Do you have suggestions (about techniques, material, and so forth) for improving future courses? (Use other side of page if necessary.)					

If at this time you have made a decision about starting your own business and would like to share this information, please do so in the space provided. You may want to attach a copy of your business plan.

BUSINESS BUILDING BUSINESS

THE COSMOPOLITAN CHAMBER OF COMMERCE
1326 SOUTH MICHIGAN, SUITE 100
CHICAGO, IL 60605

BEST COPY AVAILABLE

Background

Step 1: Describe the background of your industry.

A) How has the industry developed?
B) What has been the industry's growth?
C) What is the industry's future?

Step 2: List sources of industry information.

A) What industry trade associations exist?
B) What are other sources of industry information?

Step 3: Define role of small businesses.

A) How well do small businesses prosper in the industry?
B) How does your business fit into the industry?

Step 4: Describe background of your existing business.

If you are in the process of starting a new business, this step does not apply. However, if you are considering purchasing an existing business, then answering the following questions could prove valuable.

A) When was your business founded?
B) Why was your business started?
C) Who started the business?
D) Why has the business been successful?
E) What have been key points of business growth?
F) What have been the profitability patterns?
G) How have the business goals changed over time?

Background of your industry:

Sources of industry information:

Role of small businesses in the industry:

Background of the existing business:

Forms of Doing Business

There are five primary forms of doing business that may be appropriate for your small business. The five forms are described briefly below. You should seek competent tax and legal advice to complete the steps.

Sole Proprietorship:

Your business is completely owned and operated by you. You own all assets and are entitled to all profits that may be produced, but you also are responsible for all liabilities and must suffer the consequences of all losses that may result. It is extremely easy to start this type of business and there are no taxes other than your individual income taxes.

General Partnership:

Your business is owned and operated by you and at least one other person. Together you share profits and losses and the assets and liabilities according to a written partnership agreement, recommended but not required, or an oral understanding. You and your partners have legal liability for one another's acts. Partners pay income taxes on their individual shares of the profits, but no tax on the partnership.

Limited Partnership:

This form of doing business is similar to a general partnership, but there are two types of partners—general and limited. Limited partners are limited in legal liability to an amount based on their capital contribution to the business.

Regular Corporation:

A corporation is a separate legal entity formed by you alone or in conjunction with other owners. A corporation must have articles of incorporation and bylaws. You normally need a lawyer to properly establish a corporation. A corporation can do business in its own name, separate from you and the other owners. Owners are usually limited in their liability to an amount based on their investment in stock. Corporations must pay corporate income taxes and the owners must pay individual taxes on any salaries or dividends they receive from the corporation.

Chapter S Corporation:

This is a special corporation—like a regular corporation in all legal aspects—in which the owners are taxed like the owners of a partnership.

Step 1: Identify advantages and disadvantages of each form.

Step 2: Determine the form of doing business you will use.

Advantages and disadvantages of a sole proprietorship:

Advantages and disadvantages of a general partnership:

Advantages and disadvantages of a limited partnership:

Advantages and disadvantages of a regular corporation:

Advantages and disadvantages of an S corporation:

Selected form of doing business:

Management

Step 1: Identify owners and key employees.

A) What form of doing business have you selected?
B) Who are the owners and what are their titles?
C) Who are the key employees and what are their titles?
D) When have these people previously worked together?

Step 2: Develop a resume for each owner and key employee.

Each resume should contain the person's name and title and answer the following questions in order:

A) What are the most important duties?
B) What is the previous business experience?
C) What is the educational background?
D) What are the personal interests?
E) Who are used as references?

Step 3: Identify outside consultants and advisors.

A) Who is your accountant?
B) Who is your lawyer?
C) Who is your banker?
D) Who is your insurance broker?
E) Who are other key outsiders?

Step 4: Complete the business skills matrix.

The purpose of this exercise is to help you identify areas of business expertise where you need to seek assistance. For each skill area, check the adequate knowledge column with an "I" to indicate that an insider (owner or key employee) has the skill or an "O" to indicate an outsider has the skill. For each skill area where you have not indicated adequate knowledge, check either the assistance needed or education needed column with an "X."

Step 5: Determine how to address needed skill areas.

For each skill area checked with an "X," determine how you will satisfy the need in that area.

Owners and key employees:

Outside consultants and advisors:

Management Skills	Adequate Knowledge	Assistance Needed	Education Needed
Accounting & taxes			
Planning			
Organizing			
Financial management			
People management			
Time management			
Personal selling			
Promotion			
Decision-making			
Cost control			
Personnel policies			
Pricing			

Compensate for areas where management skill is lacking:

Personnel

Step 1: Identify needed employees.

A) How many employees do you have? ______________

B) What are the job titles and skills needed by employees?

Step 2: Identify source of employees.

Good employees can make the difference between a successful business and a marginal one. It is important to know where to find qualified employees and where potential employees can receive training, whether on the job or through an outside source.

A) How will you obtain needed employees?

B) What problems will you have finding competent employees?

C) What training is available for employees?

Step 3: Identify costs of employees.

The costs associated with having employees are much greater than the wages you have agreed to pay. There are costs that are required by law, as well as many optional costs.

A) What are the base wages or salaries?

B) What will be the cost of required employee benefits?

Employer portion of Social Security ______________

Federal and state unemployment taxes ______________

Workers compensation insurance ______________

C) What will be the cost of optional employee benefits?

Medical/dental insurance ______________

Life/disability insurance ______________

Pension/profit-sharing plan ______________

Step 4: Determine when to develop needed written policies.

Written job descriptions that clearly define the duties of each employee and a written personnel policies manual that details the relationship between employee and employer are vital documents.

A) When will you complete your written job descriptions? ______________

B) When will you complete a written personnel manual? ______________

Needed employees:

Source of employees:

Costs of employees:

Written personnel policies:

Products/Services

Step 1: Identify products offered for sale.

A) What products does your business sell?
B) Who are your key product suppliers?
C) What makes your products unique?
D) Why will customers purchase the products from you?

Step 2: Define the economics of products being sold.

A) What prices will be charged for these products?
B) What costs are associated with these products?
C) How profitable and competitive are these prices?
D) What levels of inventory will be required?

Step 3: Identify services offered for sale.

Unlike products, services do not generally carry a brand name for the customer to choose. Instead the customer often chooses a service based on impressions of your business. Services are more abstract to the customer than products because there is nothing there for the customer to feel or see. However, like products, your services must have some attributes which will make the customer desire them.

A) What services do you provide?
B) What problems do these services solve?
C) What makes these services unique?

Step 4: Define economics of services.

A) What prices will be charged for these services?
B) What costs will be associated with these services?
C) Will these services be profitable and competitively priced?

Products offered for sale:

Economics of products offered for sale:

Services offered for sale:

Economics of services offered for sale:

Customers

Step 1: Describe your customer.

If your customers are other businesses, the following list of characteristics may be useful in defining your typical customer.

Industry: ____________________

Annual sales volume: ____________________

Number of employees: ____________________

Age of business: ____________________

Minimum purchase amount: ____________________

If your customers are members of the general public, the following list of characteristics may be helpful.

Marital status: __________ Sex: __________

Income level: __________ Age range: __________

Religion: __________ Race: __________

Activities: ____________________

Step 2: Determine location of customers.

A) What distance are customers willing to travel to buy from you?

____

B) What distance will you travel to sell to your customers?

____

Step 3: Determine number of potential customers.

This step requires doing some homework. If selling to the general public, you need to look at some census data. If selling to other businesses, there are many potential sources of information, one of the best being a trade association. Check with your local SBDC office or visit your local library.

A) How many of the customers you described reside within the geographical limits you have determined?

____

Step 4: Determine number that will purchase from you.

A very tough question indeed! You need to consider your competition, both in numbers and quality; we will address this issue in a coming section. You also need to realize that some potential customers will not purchase the product or service from you or a competitor.

A) What number of potential customers will purchase the products or services you offer from either you or a competitor? ____________________

B) What percentage of those who do make a purchase will choose your business?

____

C) Multiply the above number and percentage together to determine number of potential customers that will purchase from your business. ____________________

Step 5: Determine average customer sales per year.

Time to do more homework. Trade association or industry publications are good sources of data needed in this section.

A) How many purchases will the average customer make during a year?

____

B) How much will the average customer spend for each purchase?

____

C) Multiply these two figures together to determine the amount an average customer will spend each year.

____

Step 6: Determine your annual sales volume.

You now know the number of customers and the average amount each customer will spend per year. Multiply these two figures together to calculate your expected annual sales volume.

____

Step 7: Evaluate the annual sales volume figure.

Does the number you calculated in the previous step make sense? If not, go back to the first step and try again.

Location

Step 1: Describe the location of your business.

A) What is the address of your business?
B) What features make this a good location for your business?
C) What nearby businesses will help you attract customers?

Step 2: Describe the appearance of your business.

A) What are the physical features of your building?
B) What are the appearances of other nearby businesses?

Step 3: Determine future needs of your location.

A) What renovations will be needed and what are the costs?
B) What are the prospects for business growth in the area?

Step 4: Identify occupancy costs of location.

A) What are the terms of lease or purchase for your location?
B) What are the annual costs of your location?

Step 5: Prepare visual aids to show location to outsiders.

Location is an extremely important factor for any business. For most retail and many small service businesses, location can be critical to success. For retail and service businesses, customer access is extremely important when evaluating a location. For wholesale and manufacturing businesses, the availability of resources—such as labor, materials, transportation, and utilities—are very important. It is often easier to describe your location to an outsider through use of maps, pictures, and a diagram of the layout.

Take pictures of your business and the surrounding businesses in your area.

On a copy of a map of the area, indicate the location of your business and any major reference points.

Draw an accurate diagram of your floor space, indicating location of equipment, furniture, and fixtures.

Step 6: Obtain copies of legal documents.

You should have readily available a copy of the lease or purchase agreement and any other legal documents that may affect your ability to use the location for your business.

Location of business:

Appearance of business:

Future prospects of the location:

Annual occupancy costs:
Rent or mortgage payments:
Property taxes:
Maintenance and repairs:
Insurance:
Utilities:
Other costs:
Total annual costs:
Total annual costs per square foot:

Competitive Analysis

A key to the success of your business is establishing a unique market niche. In this section you will compare your business to your four major competitors. Use the form on the following page to record the rankings. Be honest with yourself—the purpose is to help identify areas where you have a competitive advantage as well as areas for potential improvement.

Step 1: Identify your four major competitors.

Step 2: Compare your business to the competition.

For each of the nine areas explained below, compare your business to your competitors. Rank the businesses on a scale of 1 to 5, with 1 being the best and 5 the worst.

1) **Image**—This includes both the physical appearance of the business and the reputation of the business in the community.
2) **Location**—How convenient is the location for customer access? Key things to consider are distance from customers, traffic access, parking, and visibility.
3) **Layout**—Consider the physical layout of the floor space, especially as it relates to serving customers.
4) **Atmosphere**—Is the feeling a customer has in the place of business suitable for the type of business?
5) **Products**—Key things to consider are completeness of product lines and name brands in stock.
6) **Services**—Consider both quantity and quality of services being offered.
7) **Pricing**—This is difficult to compare but assume that lowest prices are most attractive to customers if all else is equal.
8) **Advertising**—Is advertising using media that reach the target market?
9) **Sales methods**—What are the selling techniques used to make sales to customers once they are at the place of business?

Step 3: Identify changes to improve your competitive position.

Names and addresses of four major competitors:

A: ______

B: ______

C: ______

D: ______

For each area of comparison rank you and your four competitors on a scale of 1 (high) to 5 (low).

		Competitor			
Areas of Comparison	**You**	**A**	**B**	**C**	**D**
1) Image					
2) Location					
3) Layout					
4) Atmosphere					
5) Products					
6) Services					
7) Pricing					
8) Advertising					
9) Sales methods					

List changes that will improve your competitive position:

Marketing Strategy

Step 1: Define pricing strategy.

In the following questions, all references to products also apply to services.

A) How do you calculate the price for each product?
B) What factors have you considered in setting prices?
C) Which products' sales are very sensitive to price changes?
D) Which products will attract customers at sale prices?
E) How important is pricing in your overall marketing strategy?
F) What time of year will sales pricing be important?
G) What are your discount policies?
H) What pricing policy do you use for slow-moving inventory?

Step 2: Define promotional strategy.

A) What advertising media will you use?
B) What days of the week will you use various media?
C) What media will be used during various seasons of the year?
D) How do you display your merchandise?

Step 3: Define customer services.

A) What special customer services do you offer?
B) What types of payment options do you offer?
C) How do you handle merchandise customers return?

Pricing strategy:

Promotional strategy:

Customer services:

Personal Financial Statement

Many financial institutions (banks, etc.) will require information about your personal financial resources. The work sheet on the next page will help you prepare a personal financial statement. This statement should be prepared *before* putting your personal assets into the business.

Step 1:

Prepare a list of all assets you own, whether these assets are paid for or not. Your market value is the amount you would receive by selling the asset for cash.

Step 2:

Add the column to find Total Assets.

Step 3:

Prepare a list of your liabilities (the money you owe).

Step 4:

Add the column to find Total Liabilities.

Step 5:

Calculate your Net Worth by the following method:
Net Worth = Total Assets – Total Liabilities

Prepared as of ________________

Assets

Cash—checking accounts	$ __________	
Cash—savings accounts	__________	
Notes (contracts)—owed to you	__________	
Certificates of deposits	__________	
Life insurance (cash value)	__________	
Securities—stocks, bonds	__________	
Real estate (market value)	__________	
Vehicles (market value)	__________	
Individual retirement plans, etc.	__________	
Other assets (specify)	__________	
TOTAL ASSETS		$ __________

Liabilities:

Current bills—you owe	$ __________	
Mortgages on real estate	__________	
Loans—you owe	__________	
Taxes—you owe	__________	
Other liabilities	__________	
TOTAL LIABILITIES		$ __________

Net Worth

(Total assets – total liabilities) $ __________

Sales Forecast

Forecasting sales of your product and/or services is the starting point for your financial projections. The sales forecast is extremely important, so it is important you use realistic estimates. Before completing this section, you may want to review the Marketing Plan section of this book.

Step 1:

Fill in the units-sold line for products 1, 2, and 3 for each month. Instead of different products, you may choose to use different departments, customer groups, or other factors.

Step 2:

Fill in the sales price per unit for products 1, 2, and 3.

Step 3:

Calculate the total sales for each of the different products (units sold x sales price per unit).

Step 4:

Calculate the sales (all products) for each month—add down the columns.

Step 5:

Calculate the yearly sales for each product—add across the rows.

Sales Forecasts– First Year

	1	2	3	4	5	6	7	8	9	10	11	12	Yearly Total
Product 1													
Units Sold													
Sale Price/Unit													
Total Sales													
Product 2													
Units Sold													
Sale Price/Unit													
Total Sales													
Product 3													
Units Sold													
Sale Price/Unit													
Total Sales													
Total Sales													
All Products													

Cost of Goods Sold

In the previous section you forecasted the sales of each product or service by month. In this section you will compute your cost for the products you will sell. For example, you might sell a product for $50.00 (the retail price), but your cost of this product might be $30.00 (which includes freight).

If your business sells only a service, you will not have cost of goods sold. If so, you do not need to complete this section and can go to the next chapter.

To complete this chapter, you will need to use data from the previous chapter (Sales Forecast).

Step 1:

Fill in the units-sold line for products 1, 2, and 3 for each month.

Step 2:

Fill in your cost per unit for products 1, 2, and 3.

Step 3:

Calculate the total cost for each of the products—units sold x cost per unit.

Step 4:

Calculate the cost of goods sold—all products for each month—add down the columns.

Step 5:

Calculate the yearly sales for each product—add across the rows.

Cost of Goods Sold-First Year

Product 1	1	2	3	4	5	6	7	8	9	10	11	12	Yearly Total
Units Sold													
Cost/Unit													
Total Cost													
Product 2													
Units Sold													
Cost/Unit													
Total Cost													
Product 3													
Units Sold													
Cost/Unit													
Total Cost													
Cost of Goods Sold													
All Products													

Operating Expenses—Labor-Related
First Year

Salary Per Month	1	2	3	4	5	6	7	8	9	10	11	12	Yearly Total
Position													
1													
2													
3													
4													
5													
TOTAL													
Payroll Taxes													
Employer Portion—Social Security													
Federal and State Unemployment													
Worker's Compensation Insurance													
TOTAL													
Optional Employee Benefits													
Medical/Dental Insurance													
Other Benefits													
TOTAL													

Operating Expenses-Nonlabor

Nonlabor expenses include a wide variety of expenses required to operate a business. Many of these expenses are referred to as overhead. The term means that these costs are **fixed**—they will remain constant regardless of the sales level. For example, your rent might be $500 per month—it stays **fixed** and does not change as sales go up or down over the months.

On the other hand, some expenses do increase and decrease as sales increase or decrease. These expenses are variable expenses. An example might be your car/delivery expense—as your sales increase, your delivery expense probably would increase.

Step 1:

Review the expenses listed on the facing page. It's likely you can use this list for your business expenses. You may have some expenses which are not listed here—write them in the "other" spaces.

Step 2:

Fill in your monthly estimate for each category of expense. Remember that some of these expenses will vary throughout the year, especially for businesses with seasonal sales.

Step 3:

Calculate total expenses for each month—add down the columns.

Step 4:

Calculate yearly totals for each expense—add across the rows.

Operating Expenses—Nonlabor—First Year

	1	2	3	4	5	6	7	8	9	10	11	12	Yearly Total
Rent													
Utilities													
Car/Delivery													
Supplies													
Advertising													
Legal/Accounting													
Insurance													
Bad Debts													
Interest													
Other													
Depreciation	(LEAVE THIS BLANK—FOR NOW)												
TOTALS													

Capital Equipment

This section will help you plan purchases of capital equipment needed to start your business. Capital equipment is defined as assets which have useful lives of more than one year. Examples include machines, equipment, office furniture, and computers.

This section also will help you calculate the monthly **depreciation** for each capital asset. Depreciation is defined as the original cost of the equipment divided by the useful life (in months) of the equipment. For example, a truck might cost $6,000 and have a useful life of five years (60 months). The truck's monthly depreciation would be $100 per month ($6,000 divided by 60 months).

Step 1:

List each piece of equipment needed to start your business.

Step 2:

Fill in the cost required to buy each piece of equipment (new or used).

Step 3:

Estimate the useful life (in months) of each piece of equipment.

Step 4:

Fill in the monthly depreciation for each piece of equipment (cost divided by the useful life in months).

Step 5:

Calculate the totals for capital equipment and monthly depreciation.

Equipment	Cost	New or Used?	Useful Life (in Months)	Monthly Depreciation
	$			$

Total Cost—Capital Equipment $________

Total Monthly Depreciation $________

Start-up Expenses

Start-up expenses are the various expenses it takes to open your doors for business. Some of these expenses will be one-time expenditures, while others will occur every year. Examples of these expenses are listed on the next page.

Step 1:

Review the expenses listed on the next page. You probably can use this list for the expenses for your business. You may have some expenses which are not listed here—write them under "Other expenses."

Step 2:

Estimate your cost for each expense.

Step 3:

Calculate the total for your start-up expenses.

EXPENSE	COST
Total cost of **capital equipment**—find this total on page 43	$
Beginning inventory of merchandise—for retailing businesses	
Legal fees	
Accounting fees	
Licenses & permits	
Remodeling work	
Deposits (public utilities, etc.)	
Advertising (grand opening, etc.)	
Promotions (door prizes, etc.)	
Other expenses:	
TOTAL START-UP EXPENSES	$

Projected Income Statement-Year 1 (by Months)

You are now ready to assemble the data for your projected income statement. This statement will calculate your net profit or net loss (before income taxes) for each month.

Step 1:

Fill in the sales for each month. You already estimated these figures on page 35—just recopy them on the work sheet.

Step 2:

Fill in the cost of goods sold for each month. You already estimated these figures on page 37—just recopy on the work sheet.

Step 3:

Calculate the Gross Margin for each month (Sales minus Cost of Goods Sold).

Step 4:

Fill in the three categories of Operating Expenses—Labor. You estimated these figures on page 39—just recopy them.

Step 5:

Fill in the Operating Expenses—Nonlabor. You estimated these figures on page 41—just recopy them.

Step 6:

Fill in the Monthly Depreciation Expense. You estimated this figure on page 43—just recopy it for each of the 12 months.

Step 7:

Calculate the Total Operating Expenses for each month.

Step 8:

Calculate the Net Profit or Net Loss (Before Income Taxes) for each month (Gross Margin minus Total Operating Expenses).

Projected Income Statement–Year 1 (by Months)

	1	2	3	4	5	6	7	8	9	10	11	12	Yearly Total
Sales													
Cost of Goods Sold													
Gross Margin													
Operating Expenses													
Salaries													
Payroll Taxes													
Employee Benefits													
Rent													
Utilities													
Car/Delivery													
Supplies													
Advertising													
Legal/Accounting													
Insurance													
Bad Debts													
Interest													
Other													
Depreciation													
Total Operating Expenses													
Net Profit (or Loss) Before Income Taxes													

Projected Income Statement-Years 2 and 3 (by Quarters)

On the previous page you completed an income statement for your first year of operations. In this section you will complete statements for years 2 and 3, but you will do it by **quarters** (rather than by months as you did for year 1).

You just need to follow the same eight steps used on page 46 to complete the income statements for years 2 and 3.

Projected Income Statement-Years 2 and 3 (by Quarters)

	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.	Total Year 2	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.	Total Year 3
Sales										
Cost of Goods Sold										
Gross Margin										
Operating Expenses										
Salaries										
Payroll Taxes										
Employee Benefits										
Rent										
Utilities										
Car/Delivery										
Supplies										
Advertising										
Legal/Accounting										
Insurance										
Bad Debts										
Interest										
Other										
Depreciation										
Total Operating Expenses										
Net Profit (or Loss) Before Income Taxes										

Projected Cash Flow-Year 1 (by Months)

Cash flow projections are among the most critical financial projections you will make. You will calculate your cash receipts and the cash disbursements for each month. If the cash receipts are greater than the cash disbursements, you will have a **positive cash flow**. If the cash receipts are less than the cash disbursements, you will have a **negative cash flow**. Negative cash flows are enclosed in brackets. Here is an example: ($5218).

Step 1:

Fill in your beginning cash balance for the first month.

Step 2:

Fill in the various categories for Cash Receipts and total them—**for the first month only.**

Step 3:

Fill in the various categories for Cash Disbursements and total them—**for the first month only.**

Step 4:

Calculate the Net Cash Flow for the first month (Total Cash Receipts minus Total Cash Disbursements).

Step 5:

Calculate the Ending Cash Balance for the first month—Beginning Cash Balance plus a **positive** Net Cash Flow (or minus a **negative** Net Cash Flow).

Step 6:

Fill in the Beginning Cash Balance for the second month (which is the Ending Cash Balance for the first month).

Step 7:

Repeat the first six steps for each of the twelve months—remember to complete one month at a time!

Projected Cash Flow-
Year 1 (by Months)

	1	2	3	4	5	6	7	8	9	10	11	12
Beginning Cash Balance												
Cash Receipts												
Cash Sales												
Collect Account Receivables												
Loans from Banks, Etc.												
Other Receipts												
Total Cash Receipts												
Cash Disbursements												
Purchases (Merchandise)												
Salaries												
Payroll Taxes/Fringe Benefits												
Rent												
Utilities												
Interest												
Other: ________________												
Other: ________________												
Purchase Capital Equipment												
Loan Principal Repayment												
Owner's Withdrawals												
Total Cash Disbursed												
Net Cash Flow												
Ending Cash Balance												

Projected Cash Flow-Years 2 and 3 (by Quarters)

On the previous page you completed the cash flow projections for your first year of operations. In this section you will complete the cash flow projections for years 2 and 3, and you will do it by quarters.

You just need to follow the same seven steps used on the previous pages. Remember to complete one quarter at a time!

Cash Flow Projections-
Years 2 and 3 (by Quarters)

	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.
Beginning Cash Balance								
Cash Receipts								
Cash Sales								
Collect Account Receivables								
Loans from Banks, Etc.								
Other Receipts								
Total Cash Receipts								
Cash Disbursements								
Purchases (Merchandise)								
Salaries								
Payroll Taxes/Fringe Benefits								
Rent								
Utilities								
Interest								
Other: ____________								
Other: ____________								
Purchase Capital Equipment								
Loan Principal Repayment								
Owner's Withdrawals								
Total Cash Disbursed								
Net Cash Flow								
Ending Cash Balance								

Sources and Uses of Financing

This section is another critical financial forecast—what will be the sources of your initial financing? The next step—how will you use this financing to buy the assets needed to open your doors for business?

This section will not be used if you already own an **existing** business.

Step 1:

Fill in the cash amounts to be invested by the various owners.

Step 2:

Fill in the market value of the noncash assets to be invested by the various owners. Examples include equipment, vehicles, and buildings.

Step 3:

Fill in the bank loans to your business—both short-term (one year or less) and long-term.

Step 4:

Fill in the amounts of personal loans which are likely secured by your personal assets (your home for example).

Step 5:

Fill in any Small Business Administration loans or loans from any other sources.

Step 6:

Fill in the amounts of cash used to buy various assets in the Uses of Financing section.

Step 7:

Fill in the noncash assets contributed by the owners (use the same amounts that you listed in the Sources of Financing section).

Step 8:

Total both sections (Sources and Uses)—they should equal.

Sources of Financing

Investment of cash by owner #1 $__________

Investment of cash by owner #2 __________

Investment of noncash assets by owner #1 __________

Investment of noncash assets by owner #2 __________

Bank loans to business—short-term __________

Bank loans to business—long-term __________

Bank loans—personal __________

Small Business Administration loans __________

Other (specify) __________

Total Sources of Financing $__________

Uses of Financing

Land $__________

Buildings __________

Equipment __________

Remodeling __________

Initial inventory __________

Working capital to pay operating expenses __________

Noncash assets contributed by owners (use same amount as in Sources) __________

Other assets (specify) __________

Total Uses of Financing $__________

Balance Sheet

The balance sheet can be compared to a picture of your financial condition on a **particular** day. This statement is a list of your assets (at your cost), your liabilities (your debts), and your equity in those assets.

You are going to prepare a balance sheet at the start-up date of your business. You should include the assets and liabilities on the day you are ready to open your doors for business.

Step 1:

Fill in the amounts for each of the Current Assets and calculate the Total Current Assets.

Step 2:

Fill in the amounts for Fixed Assets—Land, Buildings, and Equipment—at the price you paid for these items.

Step 3:

Fill in a zero (0) on the lines for the Accumulated Depreciation below both Buildings and Equipment. The Book Value is equal to the cost minus the Accumulated Depreciation. Now calculate Total Fixed Assets.

Step 4:

Calculate the Total Assets (Total Current Assets + Total Fixed Assets).

Step 5:

Fill in the amounts for each liability and calculate the required totals as you did in Steps 1, 2, and 3.

Step 6:

Calculate the Owner's Equity (Total Assets − Total Liabilities).

Step 7:

Fill in the amount of Total Liabilities + Owner's Equity. This amount should equal the amount for Total Assets.

Balance Sheet

Prepared as of: ______________

Assets

Current Assets			
Cash		$__________	
Accounts receivable		__________	
Inventory		__________	
Prepaid expenses		__________	
Other current assets		__________	
Total Current Assets			$__________
Fixed Assets			
Land		__________	
Buildings	$__________		
Less accum. depr.	__________		
Book value—building		__________	
Equipment	__________		
Less accum. depr.	__________		
Book value—equipment		__________	
Other fixed assets		__________	
Total Fixed Assets			$__________
Total Assets			$__________

Liabilities

Current Liabilities		
Accounts payable	$__________	
Federal & state taxes owed	__________	
Other current liabilities	__________	
Total Current Liabilities		$__________
Long-term Liabilities		
Notes payable to bank	$__________	
Mortgages payable	__________	
Other long-term liabilities	__________	
Total Long-term Liabilities		$__________
Total Liabilities		$__________
Owner's Equity		$__________
Total Liabilities + Owner's Equity		$__________

Break-Even Analysis

The break-even point is the level of sales at which your total sales exactly covers your total costs and operating expenses. This level of sales is called the Break-Even Sales Level (BEP sales).

In other words, at the BEP sales level, you will make a zero profit. If you sell **more** than the BEP sales level, you will make a net profit. If you sell **less** than the BEP sales level, you will make a net loss.

The work sheet will calculate your BEP sales level for any year of operations. The steps listed below will assume that you are calculating the BEP sales level for **Year 1.**

Step 1:

Fill in your Total Sales, Total Cost of Goods Sold, and Total Gross Margin for Year 1. Refer to page 47 for these figures.

Step 2:

Calculate the Gross Margin % using the formula which is given on the work sheet. The Gross Margin % tells you what **percentage** of each dollar of sales results in Gross Margin.

Step 3:

Fill in the Total Operating Expenses for year 1. You have already calculated this figure on page 47.

Step 4:

Calculate the BEP sales level using the formula which is given. You need to reach this level of sales just to break even.

Step 1:

Total Sales $__________

Total Cost of Goods Sold $__________

Total Gross Margin $__________

Step 2:

$$\text{Gross Profit \%} = \frac{\text{Total Gross Margin}}{\text{Total Sales}} = \frac{\$\_\_\_\_\_\_\_\_\_\_}{\$\_\_\_\_\_\_\_\_\_\_}$$

Gross Margin % = 0.___ ___ ___
(Leave the Gross Margin % in a decimal format. The correct format is 0.347—not 34.7%).

Step 3:

Total Operating Expenses = $__________

Step 4:

$$\text{BEP Sales Level} = \frac{\text{Total Operating Expenses}}{\text{Gross Margin \%}} = \frac{\$\_\_\_\_\_\_\_\_\_\_}{0.\_\_\_\ \_\_\_\ \_\_\_}$$

BEP Sales Level = $__________

Operating Expenses—Labor-Related

Salary expense is your first major category of operating expenses. In this section you will **calculate** the **total cost** of having employees working for your business. The total includes: 1) **wages and salaries**, 2) payroll taxes required by law, and 3) optional fringe benefits you agree to pay for your employees.

It's likely the number of employees (and hours worked) will vary from month to month, especially if your business has seasonal highs and lows. Don't forget to include the wages of **part-time** employees.

Step 1:

Fill in a brief title for each employee required in your business.

Step 2:

Fill in the salary or wage to be paid each employee for each month.

Step 3:

Calculate the total monthly **salaries**—add down the columns.

Step 4:

Calculate the yearly salaries for each position—add across the rows.

Step 5:

Calculate the three types of **payroll taxes** for each of the 12 months. Now add down the columns and across the rows as in steps 3 and 4.

Step 6:

Calculate the **optional employee benefits** for each of the 12 months. Now add down the columns and across the rows as in steps 3 and 4.

Step 7:

Calculate the **total** labor-related operating expense for each month.

PARTICIPANT PROFILE

The participants came from a variety of backgrounds and interests, therefore, it was necessary to design the program to meet individual needs as well as teach the basic entrepreneurial skills.

The ages of participants ranged from 20 to 48 with a median age of 31.3. Sixty percent were white, thirty-five percent black, and five percent hispanic. The male\female ratio equaled 17:3. Convictions ranged from D.U.I.s, to murder. The type, as well as number of crimes committed did not seem to affect the outcome of any individual's success or failure with starting a business, securing employment, or participating in classroom activities.

Cumulative totals for all participants are as follows:

Arrests	114
Convictions	74
Incarcerations	20
Years Incarcerated	63+
Years on Prob\Parole	47+

The business interests included: construction, telecommunications, restaurants, catering, water pressure washing, auto salvage, automotive repair, home health care, landscaping, janitorial, retail sales, graphics, auto body repair, drywalling, horticulture, home improvement, roofing and remodeling, beauty salon, child care, and home health care. Before entering the program, many participants knew what form of business they wanted to investigate, but needed assistance in defining services that they would offer. Some participants had no concept about what they would like to enter, but knew they could no longer work for another individual, and a small minority had their business well defined and had already begun researching its feasibility and their chances of success. One participant had already begun his business, but realized that it was not doing well, and needed technical\management information in order to expand and make more money.

Since business concepts are basically constant throughout all fields, group activities proved easily manageable, however, with such a wide range of business interests, differences in informational needs do exist. This did not create any difficulties within the classroom as all of the students were able to explore areas they might not have researched for their own business, and collected an assortment of invaluable information.

CLIENT ID #	AGE	SEX	RACE	# OF ARRESTS	# OF CONVICT.	# OF INCAR.	YEARS INCAR.	YEARS PROB/PAROLE	OFFENSES *	SCORE	OUTCOME
0303-318	40	M	M	6	3	1	2 days	0	1,15	83.0	Started Business
0323-353	42	M	B	1	1	1	3 mos.	0	2,9	93.6	Entered Management
0323-349	27	M	W	2	2	1	1 year	1 year	3,4	79.4	Entered Management
0508-497	34	M	B	2	2	1	2.5 yrs	2 years	3,4,8	75.9	Expanded Business
0401-348	36	F	B	2	2	1	100 day civic	restit. + 2 years	1,14,15	82.4	Completed Training
0323-510	26	M	W	25	5	3	3 years	8 years	1,3,4,17,18	63.0	Entered Management
0526-352	48	M	W	1	1	1	33 yrs	0	19,22	65.4	Started Business
0210-336	20	M	W	3	2	1	3 years	2 years	20	67.6	Entered Management
0324-359	28	M	W	7	7	2	4 years	7.5 years	3,4,10,11,12,14	73.5	Will begin in fall
0320-461	32	M	W	12	12	0	0	6 mos.	1,7,13	59.6	Entered Employment
0320-000	24	M	B	6	1	1	1 week	2 years	5,6	55.7	Entered Employment
0320-331	20	M	W	5	2	1	3 mos.	4.5 years	3,4,15,16	58.8	Entered Employment
0309-333	28	M	W	12	12	2	3 mos.	2 years	1,10	66.0	Entered Employment
0313-327	30	M	Hisp.	6	4	1	3 mos.	2 years	3,4	68.8	Entered Employment
0218-349	32	F	W	4	4	0	0	3.33 yrs.	5,13	67.6	Unresponsive
0428-325	34	M	W	10	10	1	1 year	3 years	3,21	73.0	Entered Employment
0410-321	31	M	B	5	1	1	7 mos.	1 year	1,3	70.5	Unknown - moved
0323-006	38	M	W	1	1	1	9 years	3 years	23	68.0	Entered Employment
0518-500	29	M	B	1	1	1	5 years	2 years	18	**	Unknown - erroneous address
0323-354	27	F	B	1	1	0	0	1 year	10	***	Entered Employment

* = see attached code sheet

** = could not complete due to client's memory loss

*** = client entered employment prior to completion of interview

CONVICTION CODES

CONVICTION	# OF PARTICIPANTS
1. D.U.I.	6
2. Trespass	1
3. Possession of Controlled Substance	8
4. Delivery of Controlled Substance	6
5. Forgery	2
6. Disorderly Conduct	1
7. Public Indecency	1
8. Arson	1
9. Resisting Arrest	1
10. Robbery	3
11. Burglary	1
12 Criminal Damage to Property	1
13. Assault	2
14. Aggravated Battery	2
15. Illegal Use of a Weapon	3
16. Assault and Battery	1
17. Fleeing State	1
18. Assault with a Deadly Weapon	2
19. Armed Robbery	1
20. Grand Theft	1
21. Vehicular Homicide	1
22. Manslaughter	1
23. Murder	1

Many participants had multiple convictions, which accounts for more convictions than the number of participants

SOME OF THE JOYS AND PITFALLS OF THE PROGRAM

One of the greatest pleasures of working with our participants was the way in which they "came together" and became a cohesive support group. An added bonus was that all the individuals were active participants. Seeing their personal and professional growth and witnessing the pride they took in their own and one another's accomplishments was very gratifying.

The recruitment of participants proved to be a problem for us in that the target group and the service providers that worked with them failed to see the feasibility of the project. Consequently, we received very few referrals from outside agencies and had only a minimal number of "walk-ins" expressing interest in the program. The majority of referrals came from staff within our own agency and by "word of mouth" from Urban League clients and the minority and ex-offender communities.

Class attendance became a problem half way through the program. Many participants gained employment and parole, probation and court appointments caused the remaining participants to be absent some of the time. This problem was exacerbated by the fact that so much is going on in the participants' lives. It was extremely difficult for them to stay focused on the class and give it a number one priority. Consequently, assignments went uncompleted and class sessions were often not attended.

Transportation - getting to class - was a major issue for most of the participants. The individuals who never had their licenses suspended or revoked didn't own cars. The individuals who had access to cars couldn't drive them because of a revoked or suspended license.

Many of the participants did not have telephone service so for us maintaining contact outside the classroom was difficult. Messages were left with neighbors, family members or we would drive by their homes in hopes of delivering the message personally.

The joys and benefits of the program, however, far outweigh the problems. There is nothing like assisting others make progress towards realizing their dream. Watching them gain self-confidence - letting go of their "albatross pasts," and looking for the first time with positive attitudes toward the future - is indescribable! The extra special topping is when some of your participants actually get their businesses "up and running" before the end of the program. This is the Ultimate Joy!!

FOOTNOTES

1. Report to the Congress of the United States. *Correctional Centers Can Do More to Improve the Employability of Offenders*. Washington,D.C.: GPO, GAO Report, February 6, 1979, pp 29-57.

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Economic Development Council. *Starting a Business in Springfield/Sangamon County*. Springfield, Illinois: The Greater Springfield Chamber of Commerce, 1985 and 1986.

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Shuchat, J. *Small Business Management and Ownership: Volume Four, Mini-Problems in Entrepreneurship*. Washington D.C.: GPO, 1979.

The Small Business Administration, I.R.S., Department of Labor, Department of Commerce and Community Affairs One-Stop Permit Center, and the Illinois C.P.A. Society produce numerous materials (many of which are free) that proved invaluable as worksheets and for general information. The list is overwhelmingly large and the use of these materials is dependent upon the constitution of the group and individual business interests, therefore, they are not listed here. Instructors and students should contact these agencies for listings of available resources to determine which materials would best suit their needs. A student resource handbook containing this information is currently being developed and will be available in 1988 to both students and instructors.

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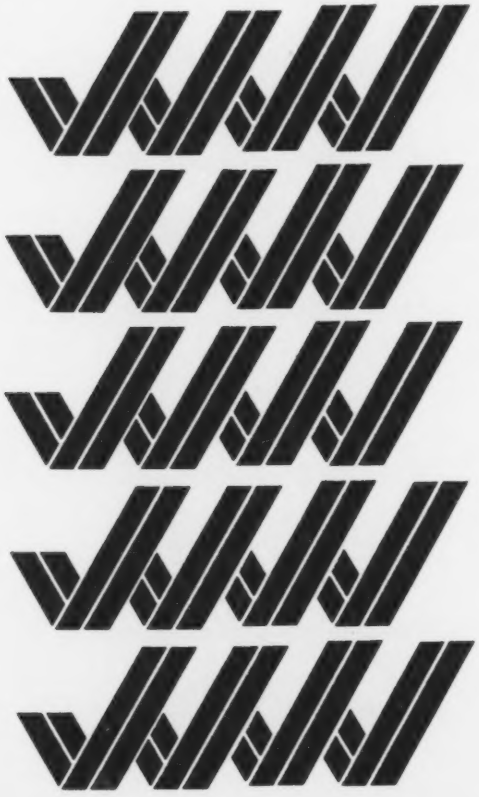

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